



OAHU NEWS

www.oahuonline.org

“Omaha’s Benefit Specialists”

September 2006

A Message from Dan Alm, OAHU President

Please consider becoming a member of HUPAC. Your donation will aid those candidates supporting private-sector health insurance solutions. Now more than ever, we need to counter the special interest groups who seek to undermine or eliminate market based policies that govern our health care delivery system, instead of working towards meaningful reform.

WELCOME TO OUR NEWEST MEMBERS!

*Tracy Lee Petersen, UnitedHealthCare
Steven S. Martin, BlueCross Blue Shield of NE*

Contact **Mike Schlosser**, Membership Chair,
if you need recruiting materials

Calendar of Events

- Oct. 2, OAHU Golf Classic @ Shadow Ridge CC
- Oct. 12, 11:45 am – 1:15 pm, OAHU Board Meeting
- Oct. 12, 1:30 pm – 3:30 pm CE Program
- Nov. 10, 9:00 am – 12:00 pm CE Program

Contact **Joe Pittman** @ oahu@cam-omaha.com for additional information on any of these events,



HUPAC - Good Medicine for America's Health Care Few other industries are as heavily regulated as health insurance. Your success, as well as your clients, is directly

dependent on the actions of our law makers. HUPAC contributes to candidates, incumbents and challengers who support private-sector health insurance. Your support of HUPAC allows you to make a difference! Donate today and make a difference! For more information, contact www.hupac.org.



Spotlight on Continuing Education

OAHU is pleased to announce the following CE program scheduled for **Thursday, October 12th!**

“Individual Disability - There is No Alternative”

**Ben Nordman - Brokerage General Agent,
Twin Cities DI Center - Minneapolis**

Applied for 2 Hours of continuing Education Credits

This program will cover the following:

- **Educating the Consumer: Individual DI as Part of the Financial Planning Process**
- **Individual DI for Small Business Owners and Corporations**

Thursday, October 12, 2006

Registration:

1:00 p.m. – 1:30 p.m.; Program 1:30 p.m. – 3:30 p.m.

Location:

Regency Lodge – 107th & Pacific St., Omaha

Cost: OAHU Members: **No Charge** (A Benefit of Membership)

Lincoln/Central AHU Members: **\$15**

Non-NAHU Members: \$35

Contact **Joe Pittman** for additional details

“Every man owes a part of his time and money to the business or industry in which he is engaged. No man has the moral right to withhold his support from an organization that is striving to improve the conditions within his sphere.” - Theodore Roosevelt

Questions regarding the Omaha Association of Health Underwriters can be directed to:

President – Dan Alm, 398-3652

Membership - Mike Schlosser, 398-3812

Chapter Administrator – Joe Pittman, 397-0280

Legislative Update

NAHU Supports Improvements to HSA Legislation

Statement by NAHU's EVP and CEO Janet Trautwein

(Arlington, VA) –“The National Association of Health Underwriters (NAHU) supports action by the Ways and Means Committee and this Congress to make Health Savings Accounts (HSAs) more appealing and attractive to a broader number of people and employers. HSAs are a cost-effective option for employers and their employees, and they satisfy growing consumer preference for greater choice, control, and flexibility in managing their health care needs.

“Consumers often have concerns about how to pay for their out-of-pocket health care expenses if insufficient amounts are available in their HSA. This is of particular concern for employees who have just started an HSA and have not yet built up adequate balances to pay their more routine medical expenses. By permitting the coordination of Flexible Spending Accounts and Health Reimbursement Arrangements with HSAs, employees will have more avenues to pay for their out-of-pocket expenses because these new options would allow you to put money aside on a tax-deferred basis to pay for health care expenses.

“Another key improvement is to allow total annual contributions to an HSA to equal but not exceed out-of-pocket expense limits. This important change is needed because, under current law, annual HSA contributions cannot exceed the annual deductible, which can be as low as \$1000 for individuals and \$2000 for families. However, current out-of-pocket maximums are \$5100 for individuals and \$10,200 for families. This significant gap between HSA contribution limits and out-of-pocket costs prove to be too financially risky for many individuals and greatly discourages the use of HSAs.

“NAHU will continue to promote HSAs as a way of helping more Americans afford health insurance. HSAs give consumers a reason to be value-conscious shoppers in the health care marketplace and when patients are paying more attention to the cost of health care and demanding value for their dollars, total health care spending can be more efficient. We look forward to working with the Committee and this Congress on making the cost of health care more affordable for all Americans.”

The National Association of Health Underwriters represents over 20,000 health insurance agents, brokers, consultants and professionals. Our members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products. For more information, please contact Vice President of Public Relations Kelly Loussedes at 703-276-3835 or kloussedes@nahu.org.

Is there a particular topic that you would like to know more about? Contact **Clint Williams**, your Education / Program Chair to offer your suggestions for upcoming educational opportunities.

Discount on Courses - Members receive a discount on courses offered by AHIP. All health insurance professionals can benefit from the [Employee Healthcare Benefits Part I](#) and [Disability Income Primer](#) courses. They provide helpful case studies and contract analysis to guide you through real-life situations.

Education Corner

Reminder:

If you are interested in taking a RHU class in January entitled [Group Benefits](#), please contact

Mark A Schlange, LUTCF, RHU, REBC

Employee Benefit Specialist

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Boys & Girls Clubs of Omaha
Health Festivals



OAHU is proud to support and be a part of this annual health festival for the Boys and Girls Clubs. Watch for highlights of this year's event in the next newsletter.

September 21, 2006 - South Club
September 28, 2006 - North Club

2006 Family Health Festival



BOYS & GIRLS CLUBS
OF OMAHA

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