President’s Message:

“Health Care Squeeze”

If you are hearing what I am, through media, conversations and straight from Employers, our economy is in turmoil and every aspect is being squeezed hard. With economic woes, lost jobs, foreclosures, wall street bailouts, record credit card debt, war spending and recession...impacts to healthcare with decreased benefits, increased out of pockets, decreasing healthcare stock and mounting uninsured or under insured’s coupled with unsustainable government programs, what “R” we to do?

We’ve heard CHANGE and its knocking. Yes, it’s here.

While some say there’s no money left to make healthcare a top legislative priority given the massive budge deficit, don’t be fooled. Top elected officials and appointed leaders are actively engaged to turn President Obama’s healthcare plan into part of his first 100 days executive action plan.

Chronic conditions account for $3 out of every $4 spent on healthcare. We have the ability to educate our clients with solutions that identify, treat and effectively manage cost through “Medical Home” a new (old fashioned) health model emerging in our industry providing patient centered primary care that is accessible, continuous and family centric. Isn’t this how it was back in the 50’s and 60’s? It is amazing that coordination of care across all components of a patient’s life again puts us back in charge of the whole person.

Great news! A well funded effort to pressure our nation’s leaders to join a bi-partisan initiative to enact comprehensive healthcare reforms is under way. “Divided We Fail” is a national advocacy coalition bringing AARP, Business Roundtable, National Federation of Independent Business, and Service Employees International Union together and tying it to over 50 million members sharing a common theme like NAHU’s, “affordable quality healthcare for all Americans.”

As insurance professionals, we already know health care costs are straining Employer budgets. The timing is right to educate and introduce attractive Employee incentives that motivate and drive new thinking around behavioral changes. This combined with our advisory tool box to guide consumers through the complexities of developing long term success is a beginning. We have to move quickly to adjust market tactics based on what’s working and what’s not. It’s time to get involved with your local Representative, Senator, Mayor, and most of all, your clients.

Tamela Southan, CBC
DAHU President
DAHU VENDOR / CE DAY - March 18, 2009 from 8:00 am - 4:00 pm

Maggiano’s North Park Mall - $30 Members or $45 Non Member/Guest
RSVP no later than March 17th at Noon.

DAHU's Vendor CE Day offers a new format combining CE and industry products from 13 Top Industry leaders. Offering round table sessions, muck like a one on one, but with your peers. What a great experience to share and learn with the best. Seating will be limited, so don't wait to register.

7:30 - 8:30 Registration
8:30 - 9:20 Session I
9:30 - 10:20 Session II
10:30 - 11:20 Session III
11:30 - 12:00 Network / Lunch
12:00 - 1:00 Ron Lutz, Genesis Physician Group
1:00 - 1:50 Session IV
2:00 - 2:50 Session V
3:00 - 3:50 Session VI
4:00 Raffle Drawing

"Premier Sponsors"

HUMANA "Be healthy and stay healthy"
Block Vision "We focus on you so you can focus on life"
Trustmark "Building Cultures of Health"

"Event Sponsors" - Sending logos!

Aetna "Healthy Families, Healthy Business"
Advantec "Your People. Our Focus."
Action Rx "Innovative Pharmaceutical Consulting"
Assurant "We partner. We listen. You win"
BeneLink "Integrated Benefits Administration Systems"
National Health Administrators "Providing Choices, Preserving Assets, Protecting Family"
Pendant Health "Consumer-Driven Dental Benefits"
Transamerica "The solution to higher group major medical rates"

Ultimate Health Matters "Learn more about the connection between mind, body, spirit and prosperity and how to integrate these components into a wellness strategy."
WhiteGlove "Affordable Healthcare Made EasyTM"

We Value our Vendor Partners contribution to bring this event to life! THANK YOU!
Mark your Calendar’s

- March 18, 2009 - Vendor/ CE Day at Maggiano’s North Park - AM / PM vendor / CE workshops with luncheon speaker—TBD.
- March 25, 2009—BlackFinn DAHU After Hours Mixer. Bring Non Member to share the value of NAHU—Freedom & Choice!
- March 30th to April 1st - NAHU Capitol Conference in Washington, DC. Join the DAHU team for a legislative experience in our nation’s capital. I took this challenge 13 years ago!
- Special COBRA Alert TBD April Event!
- April 15, 2009 - “Arming Agents for Health Care Reform” by Dave Racer at Prestonwood CC - 3 hrs CE.
- May 20, 2009 - by Andra-Grava at Prestonwood CC - 2 Hrs CE - DI Month!

Become one of our monthly Luncheon Sponsors and you will receive a display area for your marketing materials and 30 minute workshop following the speaker along with a recognition on the monthly newsletter.

Luncheon Sponsor Cost: $250

* Latricia Strutton at 214-938-1262
  lstrutton@altbenefits.com
* Toni Washington at 214-236-3463
twashington@q-temps.com

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CONGRATS TO STACEY MERRITT! 2009 recipient of the prestigious Shirley Hutzler Excellence in Legislation Award was Stacey Merritt, Houston AHU. There is no requirement to present the Hutzler Award each year. It is only when a person is identified who demonstrated distinctive legislative accomplishments and exemplary work on behalf of TAHU, is it presented. Congratulations Stacey!

Join DAHU for our March Madness 2009 Membership Blitz

Bring a guest to celebrate enjoying “Free” appetizers & 1/2 price drinks! Work hard to play hard.

When: March 25th, 2009
Where: BlackFinn in Addison 4440 Beltline Rd.
Time: 5:00–8:00 pm

A Public Service Announcement.............................

Dallas Heart Walk ~ Sept. 2009! Get your sneakers ready!

COBRA ALERT!

COBRA ALERT UNDER WAY
DETAILS FORTH COMING

2ND WEEK IN APRIL!
BY YOUR DEDICATED DAHU TEAM

Leading Producers Round Table (LPRT)

Encouraging excellence among NAHU’s health and benefit insurance professional by recognizing their sales achievements. Get your application in to qualify LPRT.

POSTMARK DEADLINE - MARCH 31, 2009
Downtown Dallas Perfect Weekend Giveaway

Funds are needed to help support our efforts in Austin throughout the legislative session. We are focusing our efforts to ensure that the legislation impacting health insurance will help our client’s provide quality, affordable health insurance plans to their employees and themselves. Each and everyone of us can make an impact by visiting with our local representative and letting them know that you are available as a resource on health care issues. Collectively, we can make a much larger impact by increasing our visibility at the Capitol.

Show your support, invest in your career, and have a chance to win a Perfect Weekend Package in Downtown Dallas. You can help support the political efforts of the Texas Association of Health Underwriters by purchasing tickets for the Perfect Weekend drawing.

The winner of the Perfect Weekend for Two will enjoy a:

♦ Luxurious night at the Ritz Carlton Dallas
♦ Relaxing spa treatment at the Ritz Carlton Dallas
♦ Elegant dinner and a breathtaking view at The Tower Club’s Triniti Room
♦ Inspiring Sunday morning Gospel Brunch at the House of Blues

Whether you are in the dog house, wanting to do something nice for that special someone or just enjoying a weekend getaway - this is a first class way to experience some of the best that downtown Dallas has to offer. All while supporting your career and your industry. Chance to Win—Ticket located at www.dahu.org or contact.

Daniel LaBroad, DAHU Legislative Chair 214.734.5116 Cell / 972.407.1403 Secure Fax / Daniel@ovationlife.com

WELCOME NEW DAHU MEMBERS!!

* Alan Alspaugh, CLTC  * Alyse Brown  * Heath Drulman
* William Brooks, RHU  * Luke Grizzaffi  * Tammy Henson
* James Hussey

Want to Join or Recruit a New Member, Online Application Available at
http://www.dahu.org/DAHU_Membership_Application_-7-081.doc

The DAHU Board members are at your service and would like to share the value of being involved.

Please contact any of us at anytime!!  http://www.dahu.org/DAHU_New_Board_08.XLS

and choose a member to be your mentor and/or how you can be active in DAHU.
NAHU members may register for Benefits Selling Expo 2009 with a VIP discount of $150 off of the full conference rate. Now in its fifth year, Benefits Selling Expo 2009 is the industry's #1 educational and networking event for benefits brokers, agents, consultants and providers. With more than 20 interactive education sessions, a packed exhibit hall, 2 CE credited pre-conferences from NAHU covering CDHC and Wellness and more than 12 hours of networking opportunities, the Expo has everything you need to enhance your benefits business, increase your bottom line and become a better broker. This year, Benefits Selling Expo 2009 will be held at the Renaissance Austin Hotel, April 1-3.

PLUS – Earn up to 8 hours of CE Credit!

Benefits Selling Expo will feature two CE-Credited Pre-Conference Sessions, offered by NAHU. Come early and attend either pre-conference session and earn essential CE Credits! PLUS, walk away with your CDHC or Wellness certification.

· Pre-Conference 1: CDHC Certification Course
  Earn 8 CE credit hours. NAHU Members Save $50.

· Pre-Conference 2: Wellness Certification Course
  Earn 4 CE credit hours! NAHU Members Save $25.

To receive your $150 discount, go to www.BenefitsSellingExpo.com and enter discount code NA-HUFP5 when registering. For more information, download the conference brochure or visit www.BenefitsSellingExpo.com.

Changes to CE

I’m sure most of you have heard the Bob Dylan song, “Times they are a changing.” Well that certainly is true with just about everything these days. Not to be outdone, the Texas Department of Insurance (TDI) will soon be announcing some changes to the Continuing Education process, and we wanted to give you a little notice. Before you ask, no they aren’t reducing the number of hours needed, or giving away things that are free.

Effective the 13th of February TDI is outsourcing Continuing Education to a company called Sircon (www.sircon.com), which will result in some very nice changes for those of you with licenses. Those of you who are licensed in multiple states, or needed some quick CE hours might be familiar with Sircon. TDI will be officially “launching” this new program in the coming weeks, but have kept things very quiet to this point. From the advance information that TAHU has received, CE attendees will be able to print their own certificates on-line once the information is input into the Sircon system. There still will be sign in sheets, and evaluation forms for each CE course you attend. I’m sorry that we don’t have anymore specifics on this process, but we will forward them once they are received.

Please contact Chris Higman, CIC,CPCU, DAHU Education Chair at cd.higman@gmail.com
February 2009 Valued Sponsors & Speaker

THANK YOU!

We Appreciate your Support!!

THANKS TO OUR SPONSORS:

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2009 Annual Sponsors:

2009 Annual Sponsorship Opportunities Available!
Please contact Latricia Strutton or Toni Washington for more details!!!
Obama’s Healthcare plan to include tax hike on wealthy, Medicare cuts.

When he releases his new budget, President Obama is expected to outline plans to reform the healthcare system. ABC World-News (2/25, story 2, 2:45, Tapper) reported that Obama “intends to pay for this healthcare fund through a tax increase through a tax increase on families that make more than $250,000 a year. And by improving efficiencies in Medicare and Medicaid, by, for instance, allowing more generic drugs and cutting down on over payments to insurers. That process will begin next week when the President convenes a healthcare reform summit. And then the President will then put the job in the hands of Congress.”

The CBS Evening News (2/25, lead story, 2:20, Reid) reported that Obama’s budget “will include $634 billion to expand health coverage to be paid for by taxing the wealthy and trimming payments to insurance companies, hospitals, and doctors.” The administration is calling the Health Care Reserve Fund “a big first step in getting health insurance to America’s 48 million uninsured.” NBC Nightly News (2/25, lead story, 3:10, Williams) also reported on the plan in its broadcast.

In a front-page story, the Wall Street Journal (2/26. A1, Meckler) notes, “The administration will release only general guidelines Thursday. Among them: Americans should have a choice of health plans and be allowed to keep their employer-sponsored plan if they wish to.” The administration will also say “the plan should put the United States on a clear path to cover all Americans.” The journal adds that “more details are expected next week at a White House summit on healthcare.”

In the front-page story, the New York Times (2/26, A1, Calmes, Pea) describes the proposal as “a pronounced move to redistribute wealth and reimpose a substantially larger share of the tax burden on the most affluent taxpayers.” According to “officials,” the tax increase “would account for about half of a $634 billion ‘reserve fund’ that Mr. Obama will set aside in his budget to begin addressing healthcare. The other half would come from Medicare savings.”

Also in a front-page story, the Washington Post (2/26, A1, Montgomery) notes, “A senior administration official, speaking on condition of anonymity because the budget has not been released, said the spending proposal is just a summary of a fleshed-out plan that will be complete in April. In addition, some details were intentionally left out of the document because the president did not want to dictate policy changes to lawmakers.” On healthcare reform, the official said, “We’re not going to go to Congress and say, ‘Here’s the plan.’ We’re starting a conversation and saying, “This is what we want to get done.”

The AP(2/26, Crutsinger), The Politico(2/26, Martin, Brown, Frates), the Wall Street Journal(2/26, A1, Mundy), Bloomberg News (2/26, Nichols, Marcus), the Financial Times(2/26, A1, Luce, Goha), McClatchy(2/26, Thomma), CNN (2/26), and AFP (2/26) also cover Obama's plan.

Plan would cut payments to insurers, raise premiums for Medicare drug coverage.

The Los Angeles Times (2/26, A1, Levey) states on its front page that the plan "would trim $316 billion over 10 years from Medicare by decreasing some payments to private insurance plans that focus on the elderly." The Times adds that "other proposals include charging upper-income beneficiaries a higher premium for Medicare's prescription drug coverage, added during the Bush administration."

On its front page, the Washington Post (2/26, A1, Connolly) reports, "Drug manufacturers and hospitals would face reductions as well. If the budget is approved, drug companies would be required to increase the rebate they now provide for medications sold to Medicaid patients from 15 percent to 21 percent." The proposal, the Post adds, "would likely spark a ferocious lobbying campaign by the industry, which has argued that the current 15 percent rebate is already cutting into profits."

The Wall Street Journal(2/26, Fuhrmans) reports that the Administration "has made clear that it wants the health-insurance industry to foot a large part of the bill. ... By far the biggest portion of proposed cuts, $177 billion over 10 years, would come from changing the way private-sector Medicare plans are paid by the government, according to a senior administration official." The proposal, adds the Journal, "is likely to face an uphill battle in Congress, and it is still unclear whether changing the way private plans are paid would yield that much in savings."

On its website, ABC News (2/26, Tapper) provides further details, reporting that the program will be partially funded by "another new source of revenue -- or tax hike." Obama "will propose applying the same income standard for premiums for Medicare Part D (prescription drugs) that applies already to Medicare Part B (doctors' visits)." Medicare recipients "will also pay higher premiums for prescription drugs. This will impact the top five percent of Medicare recipients."
DAY AT THE CAPITOL—Texas Style

This event more than met expectations from start to finish. 105 insurance professionals came together to share their concern for our industry’s future. The TAHU Legislative Committee hit the nail on the head with the prominent featured speaker, Sally C. Pipes, President and CEO of Pacific Research Institute, a San Francisco based think tank founded in 1979 [http://liberty.pacificresearch.org/]. You can hear a podcast cast of an interview with her on the Dennis Prager show about her book “The Top Ten Myths of American Health Care: A Citizen’s Guide.” [http://acu.libsyn.com/index.php?post_id=427124] She is a Canadian citizen who explained that having healthcare there does not guarantee access to healthcare. This should be the battle cry for our arguments against universal healthcare here in the US. I’ve just ordered her book on Amazon.com. If you ask, I’ll share the 10 myths with you next month! Lee Manross gave a 1 hr CE on lobbying secrets! “From Spectator To Participant at the Legislature.” This information is invaluable in giving you the tools to be as involved as you choose. You can be as involved or as effective as you choose; the important thing is to do “something” rather than nothing.

[www.capitol.state.tx.us] – This webpage is FANTASTIC! So much information that you will look like a legislative pro just by reading some of what is there.

http://www.texasmonthly.com/blogs/burkablog/ - This is a FUN website. You will read the inside scoop presented in always entertaining and sometimes humorous fashion which will help you feel like you are part of the process.

Misty Baker, Lee Manross and President Ron Buffum gave a “Legislative Update & Capitol Appointment Instructions” overview. It properly set the stage for those of us planning to trek the halls of the Austin Capitol that afternoon.

The Panel Discussion during lunch with Dr. James Henson, Texas Politics Project; Harvey Kronbert, Editor of The Quorum Report; Ross Ramsey, Editor, Texas Weekly and Eileen Smith, Editor, Texasmonthly.com was more than stimulating! The speaker charisma and legislative savvy possessed by all the panelists more than engaged the audience even while they competed with a buffet line.

During the afternoon appointments we discussed an H SA offering for state employees as well as:

**Senate Bill 80** (author: Sen. Jane Nelson) -- This legislative proposal is aimed at getting more “working uninsured” Texans covered in small group plans by encouraging 100% participation by all employees. This is one of TAHU’s top initiatives for this session.

**Senate Bill 79** (author: Sen. Jane Nelson) -- Another TAHU legislative initiative, SB 79 would create a voluntary, specialty agent certification for people specializing in small group. TDI Commissioner Mike Geeslin described agents who participate in this proposed program as having the “Good Housekeeping Seal of Approval.”

**Role of an Agent** – While we don’t have a bill filed on this topic, TAHU wants to stress the importance of our profession. If you haven’t printed your copy of the Agent brochure yet, go to: [http://www.tahu.org/associations/1290/files/brochureAgentRole.pdf]

Many appointments were with Aides as the Senators and Representatives were in Session that afternoon. Don’t ever discount time spent with an Aide. There are the folks “in the trenches” who do the research and collect public opinion. They are more than willing to learn and listen to what constituents think and want.

GET INVOLVED! PLEASE! For YOUR sake; your family; your community; your industry; your profession; YOUR American Dream! This is no time to sit on the sidelines! The Stimulus Bill ran through Congress like a runaway train and the only solution for the next train is to “derail it” (as Board Members Diane and Howard poetically put it.) Your help is needed! Don’t let yourself down! Contact TX Leg Chair Patrick Skinner or Federal Leg Chair Daniel LaBroad.

Habitat for Humanity

Do you want to pay it forward? Starting Saturday March 14th in Plano, a new Habitat home is being built for the Santiago family. The House Leader on the build is the current Treasurer for DAHU, Stu Dunkle. Workdays are also scheduled during Spring Break, March 16-20, and then each Saturday thereafter until May 2nd. Register online at the following website: [www.standrewumc.org], click on the Habitat link under the “News” section. The address of the build is 1204 F Avenue, Plano, Tx 75074.
Texas Association of Health Underwriters
21st Annual Convention
April 29 – May 2, 2009
♦ Fairmont Dallas Hotel * Dallas, Texas

Register online at www.tahu.org. To encourage online registration, members who register online will be entered into a drawing at the convention to reimburse one person for their registration fee, Thursday night event and Hollis Roberson tickets – a $250 value! For questions about the event or more information on becoming a sponsor and/or exhibitor, email admin@tahu.org. All details on the event are at http://www.tahu.org/displayconvention.cfm?conventionnbr=6333.