



COASTAL EMPIRE ASSOCIATION OF HEALTH UNDERWRITERS

September 2009

Message from Our President

By Maggie Coley President

Dear CEAHU members,

I was at a carrier meeting a few months back and they asked the agents who advertised on Facebook. I'd never thought of using the social networking site for anything besides finding old high school friends or maybe posting some family photos. But it seems like everyone has a Facebook page, Twitter account or are "LinkedIn" these days.

If you use any of these sites make sure you're a fan of NAHU. It's a quick way to read the latest articles on reform and (even better) read what people around the country think about it. One of your network friends may even ask you what NAHU means and you can educate them or maybe get a sale out of it!

NAHU is currently having a special promotion for Twitter. Followers of NAHU on Twitter are automatically entered into a drawing to win a free airline ticket anywhere in the continental U.S. The winner will be chosen when they reach 1,000 followers.

The easiest way to sign up is to go to www.nahu.org and click on the icons located at the bottom of the page. Each site will direct you on how to sign up. It's easy and should only take a few minutes of your time.

Best Regards,
Maggie Coley

INSIDE THIS ISSUE

Message from our President	1
Welcome New Members	1
Legislative	2
Communications	3
Community Service	3
Calendar of Events	4
Closing	5

WELCOME NEW and RETURNING MEMBERS!!!

■ KIM BYRD - MEMORIAL HEALTH

CEAHU Legislative

DID EVERYONE SEE THAT WE WERE MENTIONED IN THE SAVANNAH MORNING NEWS? THE FOLLOWING IS A COPY OF THE ARTICLE:

Oxendine says U.S. Senate bill will drive up health insurance costs

By *Savannah Morning News*

Created 2010-01-30 00:16

GOP insurance commissioner targets 'pre-existing conditions' provision

Larry Peterson

Making insurers cover people who already are ill will make other people pay more for coverage, state Insurance Commissioner John Oxendine said Friday.

The Republican candidate for governor raised the issue in a speech to the Coastal Association of Health Underwriters.

He criticized a bill that has been passed by the U.S. Senate, but not the House, for including such a provision.

"Health care costs are guaranteed to go up under that," Oxendine told about 60 people. "Insurance costs are guaranteed to go up under that."

He said insurers must recoup costs of covering people who already are sick by charging other customers more.

"You don't want to incentivize people who wait until they are sick to buy health insurance," said Oxendine, who leads the GOP field in fundraising and in the polls.

"If you do away with (the right to reject people with) pre-existing conditions, why buy insurance?"

"... Under the Senate bill, you could actually be in the ambulance on the way to Memorial Hospital and call an insurance company for health insurance and get it."

Oxendine predicted that if the bill is passed, more people will wait until they have diabetes, cancer or heart attacks to buy insurance.

He acknowledged the Senate bill would fine people who don't buy insurance.

But he said that won't work because "that's a lot cheaper than buying the insurance."



He was asked about people with coverage for their ailments who move to another state and then are denied coverage.

"That's a legitimate issue," he said. "It's something we need to work on."

Oxendine said joint action by insurance commissioners of various states might be part of the solution.

He also expressed reservations about an insurance proposal backed by some Republicans - letting people buy insurance in other states.

Proponents say that would promote competition and lead to better service and lower costs.

"I'm for competition," the commissioner said, "but there are a few pitfalls."

People with complaints about out-of-state plans likely will find them harder to resolve, he said. And it's impractical to resolve most such disputes with lawsuits, the candidate added.

Oxendine said Georgia companies might be encouraged to "move to an inconvenient state" - such as Montana.

And insurers in states with weak consumer protection rules would have a competitive advantage over those in strong ones, he said.

Efforts to enact sweeping health legislation have faltered after the election of Massachusetts Republican Scott Brown to the Senate last week.

Senate Democrats may lack the votes needed to pass it again over GOP opposition if - and when - it is reworked to make it acceptable to the House.

American Diabetes Association®

Cure • Care • Commitment®



AMERICAN DIABETES ASSOCIATION

A big
THANK YOU

to all of our members who participated in the Walk to fight Diabetes.

Communications

Chapter Website

www.ceahu.org

Remember to check out our website for upcoming events and notices!

Big thanks to our new sponsor Humana!

Email Communications

Please remember to update any change in your information with NAHU. You can make changes directly from your My Nahu site.

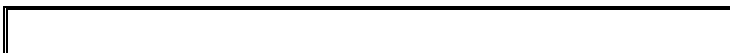
*Cathy Rainwater
Communications Chair, CEAHU*

Operation Shout!!!!

Not sure how to contact your legislators?

Access from the web at:

<http://capwiz.com/nahu/home/>



Calendar of Events

- February 19, 2010: MONTHLY CEAHU MEETING
Topic "Medical-Dental Connection"
Sponsor Delta Dental

- March 2010: TBA

- April 2010: TBA

- May 25, 2010: ANNUAL SYMPOSIUM

- JUNE 16-18 2010: 2010 GAHU 20th Annual Convention, The Ritz Carlton Lodge - Reynolds Plantation Greensboro, GA 30642

- JULY 2010:

- Aug 2010:

- September 2010:

- October 2010:

- November 2010:

CEAHU
P.O. Box 13373
Savannah, GA 31416

*Promoting the highest standards
of professionalism and integrity
through education, public service
and communication*

Visit us at www.ceahu.org

Please submit any questions, suggestions, articles etc to
Cathy Rainwater our Communications Chair.
cathy@remerlane.com

2009 Board Members

Maggie Coley, President
David Rubnitz, Immediate Past President
Lisa Surrett, Vice President & Media Relations
Matt Usher, Media Relations Co-Chair
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Heather Rubnitz Communications Co-chair
Dee Dee White, Community Relations Chair
Heather Rubnitz, Awards Chair
Advisory Members: Barrie Ruland

BOARD/COMMITTEE MEMBERSHIP OPPORTUNITIES AVAILABLE:

Our chapter is growing at an enormous rate! We are always looking for willing members to participate in many projects. If you would like to participate, please contact David Rubnitz at dmrubnitz@ebenconcepts.com