



## 2009 Report to Membership

*On behalf of the WAHU Board of Directors, we are pleased to provide you with our 2009 Report to membership. Throughout this report, you will find that WAHU/NAHU's mission has provided the guidance in the accomplishments we have achieved.*

### Government Relations

With "Health Care Reform" as a permanent part of Washington and Madison's legislative agenda, our advocacy efforts have to be second-to-none to protect the needs and interests of our members and their clients. With the work NAHU is doing in Washington D.C., and the work we are doing in Madison, our association has grown into one of the most respected voices on health insurance and benefits issues.

Just as you work with your clients, the Health Underwriters seek to educate and inform lawmakers and regulators about the dynamics of the health care market so they can better understand the issues before them. We monitor and provide testimony for all relevant hearings and other policy and political meetings. In recent years, we have been asked to provide oral testimony countless times and we routinely produce legislative research and analysis for state and federal policy-makers and other interested parties. Through these efforts, we have developed strong working relationships, even with those with whom we may disagree, because they know they can trust the Health Underwriters to give them an honest and balanced assessment of the legislation before them.

Here are just some of the issues WAHU has been involved in this past year:

#### EARLY TREATMENT OF AUTISM

WAHU helped defeat this insurance industry mandate in the past; however, it was introduced in the Governor's budget and ultimately passed with modifications from the original version.

#### BADGERCARE PLUS / BADGERCHOICE

Phase III of BadgerCare Plus, or the "connector" plan (aka BadgerChoice) would supplant and subsidize small group health insurance through state and federal funds, while simultaneously redefining small group coverage. WAHU's grassroots efforts from our members and member's clients assisted in successfully eliminating BadgerChoice from the governor's budget bill. Because of our efforts, it is unlikely such a proposal will surface for the remainder of this legislative session.

#### INDIVIDUAL MANDATES

Senator Vinehout introduced several individual insurance mandates which were included as part of the state budget and as stand alone bills. These provisions ultimately made it into the Governor's budget that was signed into law. The provisions include: Dependents covered through age 27; Elimination of Insurer's Closed Block practices; Uniform Application for the Individual Market; and, Expansion of our Independent External Review Law to include both rescissions and pre-existing conditions denials. All of these changes are now in the regulatory phase and WAHU is working with the OCI on the final rules. There are even WAHU representatives that are participating on the OCI Working Groups who are providing the department with feedback as they draft the regulation for these provisions.

#### NATIONAL FOCUS

The WAHU State Legislative Committee held five listening sessions across the state with representatives from NAHU briefing members and guests on the hot issues in Washington affecting our industry and listening to members' concerns. The WAHU town-hall listening sessions are being duplicated by other NAHU members in Region IV.

#### GRASSROOTS EFFORTS

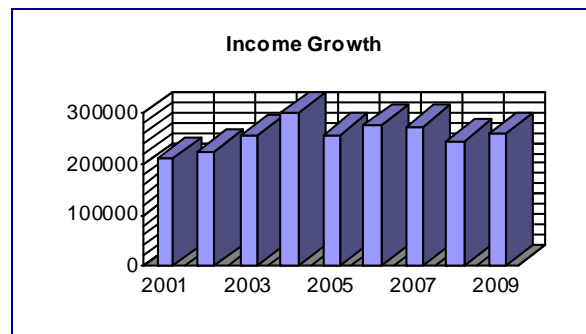
With the continual inflow of information relating to a national overhaul of America's health care system, WAHU members have been actively building a grassroots network reaching out to elected officials at a state and federal level. Our members recognize that we must continually educate on the role of the agent and this is accomplished through strong grassroots activities.

## WAHU News & the Media

In 2009, WAHU has sent out 2 Newsletters and over 100 WAHU eNews, Legislative Alerts, and Capitol Review to the membership. In 2009, WAHU has sent out 10 Media press releases in regard to Day on the Hill, the Annual Fall Sales Conference, and Opinions of the Legislative Committee, and press conferences on issues that matter to the legislative agenda and business of WAHU membership.

## Financial Report – Updated with final numbers prior to printing

Through your Board of Directors, the Wisconsin Association of Health Underwriters continues its strong financial condition. As of August 31, 2009, WAHU has over \$161,668 in Current Assets and over \$67,000 in investments, or fixed assets. Adjusting for current liabilities, WAHU's total equity has topped \$162,000.



WAHU is very proud that this increased growth has resulted in additional member services. Through these services, WAHU anticipates continued rapid growth over the next several years.

## Industry & Agent/Broker/Consultant Promotion

In addition to the obvious member services we provide, such as legislative representation and continuing education, WAHU has been working behind the scenes to not only advance the role of the insurance agent/broker/consultant, but to promote our industry to employer organizations. Through our Foundation, WAHU continues to work with Wisconsin's most prominent business associations to help educate their members on health care and health care financing, and to further explain the role of our membership and the value of a health insurance professional. Twice each year, employer members from these business associations are invited to forums where WAHU provides education and information about our industry. This exposure has received a tremendous response from these employers and a better appreciation for the services you provide.

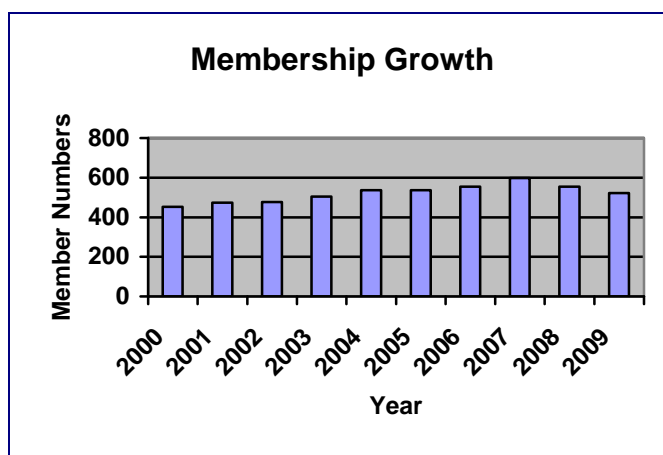
## Website - [www.eWAHU.org](http://www.eWAHU.org)

The technology committee has been dedicated to behind the scenes and user friendly upgrades to the WAHU website. With the new eNews & Capitol Review formats, and many more exciting announcements in the coming year. Keep checking the website for new and improved updates. We will send out notices to membership as the changes occur.



## Membership

Membership is one of the top priorities in the coming year, as it has always been. With a lofty goal of 650 by the end of the year, we need to all make an assertive effort to work together on obtaining new members. We are planning on over 600 members by the end of the Annual Fall Sales Conference. It was not too long ago that WAHU membership was at 380 with as many lapses as there were new members. We understand how difficult things can be during these economic times, but without strong cornerstones to an association, of which membership is one, our industry may be lost. We need everyone to help grow our membership. Membership is a two-fold process of recruitment and retention. When is the last time you asked a peer to join WAHU? Please go to the WAHU website, [www.eWAHU.org](http://www.eWAHU.org), and download a new member application. If you are an Agent, Broker or Consultant, ask those company vendors if they would be interested in becoming a WAHU Member when they call on you. If you are a company vendor, include a new member application in your marketing materials. It takes a team effort of providing good value to the membership and sometimes a gentle reminder to send in those renewal dues. With everyone working as a team, your association will continue to grow in numbers and strength.



## Education

WAHU will have offered 78 credits of continuing education courses during the 2009 year. Our goal for our Continuing Education courses is quality speakers with timely topics. The Winter Local Chapter meetings will provide 3 credit courses, a business meeting, and holiday party.