

GEORGIA NEWSLINE

A PUBLICATION SERVING THE GEORGIA ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS • GEORGIA ASSOCIATIONS OF HEALTH UNDERWRITERS



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Georgia Association of Insurance and Financial Advisors Invite you to:



GAHU Day At The Capitol!

Monday, February 5, 2004, 7:30 – 10:30 a.m.

It's a new General Assembly session with the greatest opportunity ever to provide coverage for medically uninsurable Georgians!
We need you!

Join the Georgia Associations of Health Underwriters (GAHU) for an impactful day "on the hill" in Atlanta! Make sure our voice is heard!

Location: Empire Room, 20th Floor, West Tower, Floyd State Office Building (Across from the Capitol)

- ◆ Learn how you can help us pass the Georgia Health Insurance Risk Pool
- ◆ See how GAHU is making an impact on the legislative process for your benefit
- ◆ Discuss crucial legislative issues one-on-one with your Legislators
- ◆ Earn Continuing Insurance Education Credit (3 hours, including Ethics applied for)

We will invite:

Governor Sonny Perdue
Lt. Governor Mark Taylor
House Speaker Terry Coleman
Burgess Senate Insurance and Labor
Chairman Robert Lamutt

House Insurance Committee Chairman Jimmy Lord
Georgia Insurance Commissioner John Oxendine
GA Dept. of Community Health Commissioner Tim
GAHU President Robert Swanson

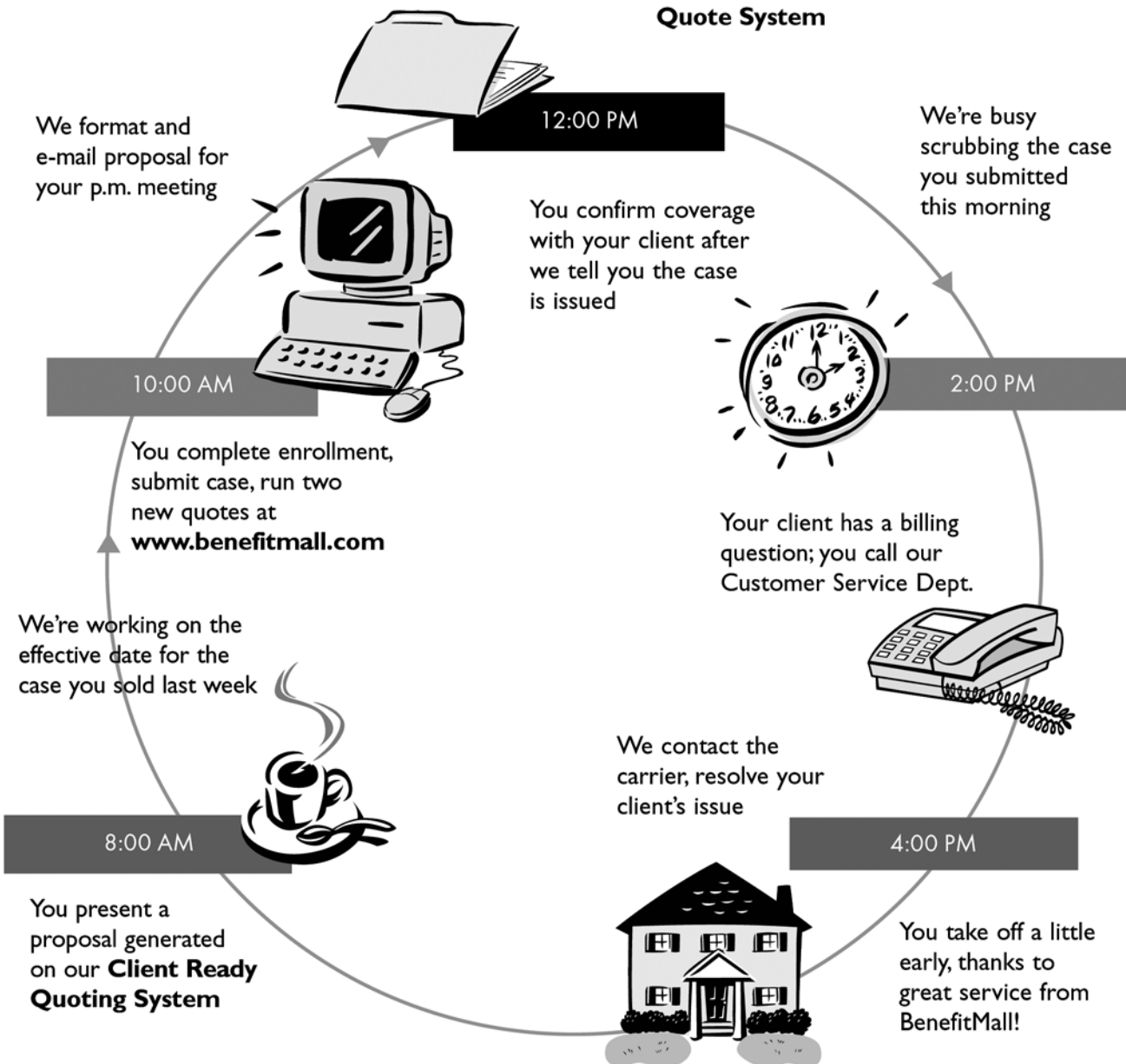
** Registration Form Inside (Page 14)

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President's Message



By J. Steve Woodham, CLU

The annual Sales Congress continues to be one of the outstanding events of the year in Georgia. We have always had great speakers with various topics that always leave us better informed and more enthused than when we got there.

Kenneth Pendley, CLU, ChFC, LUTCF, Second Vice President of NAIFA-Georgia has done a remarkable job of obtaining the speakers for this year's Sales Congress. Personally I have already heard Bruce Goddard and Brian Barrach, two of the speakers and can say without a doubt if you miss their presentations you will be disappointed. The third speaker, Gene Mahn is a Past President of MDRT and I've heard he is great also.

Kenneth has also made some positive changes in the Congress this year. We start in Tifton and go up I-75 to Macon then to Duluth. This makes each stop accessible to agents from both sides of the state and from bottom to top. He is also preparing the handouts in a booklet that you will receive when you walk in the door. This will save a lot of time and confusion in providing all the paper work you will need. To promote this concept we are offering advertising for the booklet. There will be an advertisement size for everyone but with limited space so make your wishes known early more information about advertising can be found on the NAIFA-Georgia web site (www.naifageorgia.org) for all Sales Con-

gress information and to order your tickets.

In addition to the Sales Congress, please mark your calendars for the February 9 at the Capitol. We will be having our 10th Day On The Hill. Joe T. Wood, Ken Davis, and Archie Lowe do a great job in preparing this event for us. They have already lined up several legislators to come speak to us. This is the one time that we can have a captive audience of the people who make the laws for Georgia. We can express our concerns and interest to them. After all our primary goal is the customer satisfaction of our clients. This is where we can represent them with issues that may affect their insurance and investment policies. As I have said before, "If legislation makes an adverse decision that affects the values of their policies, you are the first person they are going to call." We need to all be on Capitol Hill on February 9 to protect our interest – our clients.

For more information about the Sales Congress, Day On The Hill, Annual Convention or any other NAIFA-Georgia event please go to our website at www.naifageorgia.org or call the NAIFA-Georgia office at 770/455-4459 or 800/422-0773.



10th Annual Day On The Hill 10th Annual Day On The Hill

MARK YOUR CALENDAR NOW!!!

What: The 10th Annual Day On The Hill
When: Monday, February 9, 2004 at 10:00 a.m.
Where: The Capital Building Room 341

Invited speaker include: Insurance Commissioner John W. Oxendine, House Insurance Committee Chairperson Jimmy Lord and Senate Insurance Committee Chairperson Robert LaMutt. Others will be announced.

NAIFA-Georgia has reserved a block of rooms at the Embassy Suites Atlanta Perimeter for Sunday, February 2 at a rate of \$109 single/double for those of you who wish to spend the night. This rate includes a full cooked-to-order breakfast, a two-hour beverage reception nightly, free parking and a complementary shuttle service to the MARTA Station. **Please make your reservations by Monday, January 13, 2003** by calling the NAIFA-Georgia office at (770) 455-4459 or (800) 422-0773.

NAIFA Georgia 2004 Sales Congress

COMMIT TO COMMITMENT

March 2 – Rural Development Center – Tifton

March 3 – Holiday Inn Conference Center – Macon

March 4 – Gwinnett Civic Center – Duluth

Featuring:

Brian I. Barrach, LUTCF, CLTC • VP, Ins., First TN Bank • Memphis, TN

“Lessons Learned from Our Children”

Bruce Goddard • AVP SCI Georgia Funeral Services • Reynolds, GA

“View from a Hearse... Lighten Up”

Gene Mahn, CLU, ChFC • Past MDRT President •

Thousand Oaks, CA

“The More Things Change the More Things Stay the Same”

3 hours of CE will be applied for

Tickets:

\$20 NAIFA/GAHU members before Friday, February 20

\$30 non-members before Friday, February 20

\$40 after Friday, February 20 and at the door

Special Offer – Buy 9 tickets get the 10th one FREE

* All ticket holders must be pre-registered

**For registration or exhibitor/sponsor information go to www.naifageorgia.org
or call (770) 455-4459 • (800) 422-0773**

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Contact the NAIFA-GA office for sponsorship and exhibiting information. Complete the pre-registration form and return it to the NAIFA-GA office. All pre-registration forms must be received in the NAIFA-GA office no later than Friday, February 20, 2004 to receive the discounted price. Registrants should check in with registration between 7:30 - 8:30 a.m. **Tickets are non-transferable.**

Please make checks or money order payable to NAIFA-GA. Send to: NAIFA-GA • 1810 Peachtree Industrial Blvd • Suite 233 • Duluth, GA 30097-8178 • Fax: (770) 455-4469 • Phone: (770) 455-4459 or (800) 422-0773. **Absolutely no refunds after 2/27/04.**

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Lessons Learned From Our Children

By Brian I. Barrach, LUTCF, CLTC

I was sitting in my den the other night watching some college basketball, relaxing. My son, Daniel, had several friends in the house, my wife was out shopping for holiday gifts. The game was getting rather boring, so I got up to "check" on the kids. They seemed awfully quiet. When I found them, they were playing a game of "hide and seek" in the house. They asked me to play and it hit me that it's times like these that our kids always seem to remember. So I said sure, I'll play. I was one of the "kids" that was going to hide, and I had a great place. So we hid. Several minutes went by and I could hear each of the children be located....it seemed I was the only one they could not find. In fact I heard them scheming to all look for me so that I would be found. Great it was 5 against one, but I'm the adult, I'm the smarter one, I'm the one in the great hiding place that they can't find. Then, I heard someone start dialing the phone and suddenly my pager starts beeping....it was my son! I guess I wasn't so smart after all....He found me!!

So have you ever had one of those days when you wondered just who is smarter, you or your kids? I seem to have days like this occasionally and I have learned some very valuable lessons from them; my children that is. In my talk entitled "Lessons Learned from our Children" you will hear some of those important lesson I learned from my children and you will hear me explain that **Green Eggs and Ham**, yes the famous book by Dr.

Seuss is one of the greatest sales lessons ever! Ok, so you think I'm crazy now....just wait until you hear me speak!

You will learn how to set yourself apart from the competition, you will learn tricks and tips that I use to qualify for the MDRT "Top of the Table". I will share some of my best kept secrets with you; and some I learned from my kids!

In my practice, one of my favorite products is Long-Term Care Insurance. Last year I sold enough Long-Term Care Insurance to qualify for MDRT just on that product alone! If you want prospects calling you to get an appointment, if you want to talk about a product that other agents are scared of or just don't understand, if you want a product with HIGH renewal commissions, if you want to make more sales and if you want to make more money....you probably don't want to hear from me! No, seriously, if you do then you want to become the best you can at selling long-term care insurance. I will share all my secrets, tips and sales ideas that sell long-term care insurance. How do I know they work? I use them each and everyday!

I make the following promises to you. You will laugh, you might cry but you will learn! I look forward to seeing you all at the Georgia Sales Congress!!



BRIAN I. BARRACH, LUTCF, CLTC
Vice President, First Tennessee
Insurance Services

As a Vice President of First Tennessee Insurance Services, a division of First Tennessee Bank, Brian serves the Memphis and Bartlett areas as the specialist in life insurance, estate planning, long-term care insurance and disability income insurance. He is the first independent Long-Term Care Specialist in Memphis Certified by the Corporation for Long-

Term Care Certification, which makes him highly qualified to address Medicare and Medicaid issues, long-term care options and long-term care insurance.

Brian has been in the insurance business since 1982 and has been very involved in all aspects of insurance. He has been a member of the Memphis Association of Insurance and Financial Advisors for 17 years. During his tenure as President of the Association, Memphis was awarded the National Association of Insurance and Financial Advisors 5 Star Award for Excellence in

Association Management and Services. Brian currently serves as the Immediate - Past President of the Tennessee Association of Insurance and Financial Advisors. He has also been a member of the faculty and moderated courses for the Life Underwriting Training Council (LUTC) and has served as the local chairperson. Brian is a qualifying member of the Million Dollar Round Table and has qualified for the "Top of the Table" for the 2002 production year.

Brian has authored and has published several articles on disability income and long-term care insurance. He is frequently called upon as a reference for life insurance and long-term care insurance related topics, questions, and research for articles by business editors and reporters for publications in the Memphis Commercial Appeal as well as many local radio programs.

Brian is married Andrea, his wife of 13 years and they have two children, Daniel age 8 and Emily age 4. He is an active volunteer for many community projects and is a volunteer supervisor for WKNO (the Local PBS Affiliate) pledge drives including Action Auction. Brian attended the University of Memphis where his major studies were in Finance, Insurance and Real Estate, with concentration on Insurance.

Look at Pictures of Your Life

By Bruce Goddard

Bruce Goddard might be an undertaker – just an “old country undertaker” to use his own words, but he knows a thing or two about life: the investments you make better be the ones that count.

Couching his lessons on life in what he calls “View from a Hearse-Lighten Up,” Goddard uses pictures from his childhood-memories of life as the son and grandson of undertakers-to get his message across.

Telling his audience to sit on the edge of their seats - “because I can tell the difference,” Goddard has seen the decay of America and the family unit over the years.

He tells a story of when, in 1866, his grandfather moved from Macon to a town called Reynolds to start a business. “He thought Reynolds was on the verge of being a booming city,” the population was the same as it is now: 1,200. “I worked with my daddy and grand-daddy in this little general store.”

The store’s motto was the motto of many stores in that ere: “We sell everything from Evinrude motors to hoop cheese.”

But this store was a bit different: It had a funeral home in the back.

Telling stories of his father’s friendly shenanigans with the female residents of Reynolds, his mother’s love of the Atlanta Braves and the University of Georgia Bulldogs and a black, rotary dial phone that gave him a deeply rooted dislike for telephones, Goddard explains how he learned from life the lessons he needed to keep headed in the right direction.

“But I didn’t realize that the pictures I would see would help me later in life.” He will explain that growing up in the shadow of a funeral home was how he settled on “View from a Hearse.”

“I can’t help it that’s just how I see it.” He says.

He encourages those in the audience to laugh and use laughter as a tool for living. Those who don’t laugh will never get to make that investment in their happiness.

Waxing serious then turning down a humorous path, he will explain how everyone, no matter who they are or how much money they have, is going to have trouble.

The thing we have to be careful of is how we react to those troubles. We can push them away, but that is not going to make the problem dissolve.

“Can you imagine what the world would be like if all we had was sunshine and no rain?” It takes the good times and the hard times to make us grow,” Goddard says.

“It’s what we do with the time we have on earth that counts.”

“The only investment you make in this life that will be here when you are gone is the investment you make in people,” he says. “If your chief focus in life is to see how much money you can make and how many things you can accumulate, you will get to the end of your life and realize what you don’t have.”

Goddard, who is area manager for Service Corporation International, encourages those in attendance to look at the pictures of their lives and to learn from them.

“Pictures have a way of changing you far more profoundly than words ever will, we’ve got this moment and that’s all we’ve got. All you have is this moment.”

Reprinted from The Union Recorder an article originally titled ‘Country Undertaker’ tells Chamber: *Look at Pictures of Your Life* written by Patricia M. Edwards.



Bruce Goddard is a fourth generation funeral director who was raised in Reynolds, Georgia. He received his BBA in 1976 from the University of Georgia and is a graduate of Gupton-Jones College of Mortuary Science. The former owner of Goddard Funeral Homes in Reynolds and Roberta (Georgia), Bruce is employed as Area Vice President for Service Corporation International.

He is married to the former Kathy Underwood, who is a kindergarten teacher at Russell Elementary School in Warner Robins, GA. They have three sons, David (23), John (22) and Luke (18). They are members of Southside Baptist Church in Warner Robins.

Bruce, the former Coroner of Taylor County, is a former long time Chairman of the Taylor County Recreation Commission, served on the Taylor County Library Board, former member of the Board of Directors of Sav-A-Life Ministries in Macon, GA, former member of Board of Directors of Youth Development Corporation in Ohio, and is a past president of the Kiwanis Club of Taylor County. Bruce currently serves on the Board of Advisors of the Main Street Region of SCI in Houston, TX.

In the past few years this humorist and motivational speaker has had over 700 speaking engagements throughout Georgia and the United States. He looks at the “lighter” side of what can be a very stressful occupation and, at the same time, gives thought provoking observations about life from the perspective of a small town “undertaker”. He has recorded two audio tapes that have been sold throughout the United States.



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His presentation is called **View From a Hearse, Lighten Up!**

The More Things Change, The More They Stay the Same

By: Gene L. Mahn, CLU, ChFC, LUTCF

- People will still live too long, die too soon and become sick or hurt and unable to work. As long as this happens, we will all be employed as long as we're willing to work.
- I tell my clients, I don't have all the answers, but I do have values. Which would you rather have in your agent?
- There are seven key life's lessons I have learned. I'll discuss each one
- I'll show you the sheet on which I keep score daily so I don't fool myself into thinking I'm working if I'm not
- What info do our clients hear on radio and see on TV sponsored by some insurance agencies that don't tell the truth?
- What is our client's Human Life Value and how is it calculated?
- What are the essential features of an Ideal Accumulation Plan that we all offer our clients that we don't have to be securities licensed to sell?
- What is the one question that will make clients and prospects think about that will put you on a different level than your competitors?
- What may you do that will have prospects calling you rather than you call them and risk being fined by the 'do not call' police?
- What are Gene's two acronyms that MDRT recently published in the 'Round The Table' magazine that will help our clients see why the planning we offer is different than what everyone else is 'selling'?
- What is the Broad Concept?
- Have you ever heard of The Cow, The Milk and The Rat Hole?
- Do you want to have some fun with an idea that clients will love?
- What did Walt Disney and Franklin Roosevelt say that speaks volumes to the kind of work we do?
- What is integrity and why is it so important in our business and our family environment?



Gene L. Mahn, CLU, ChFC, LUTCF

Gene Mahn entered the life insurance industry in 1965 after graduating with a BA in Public Relations from California State University in San Jose, CA. He first qualified for the Million Dollar Round Table (MDRT) in 1970.

In 1993 Gene was elected President of the MDRT Foundation and in 1998 he was elected President of the Million Dollar Round Table. He

is also a Past President NAIFA-San Fernando Valley and a Past Regional Vice President for NAIFA-California.

Gene was the recipient of the Distinguished Service Award in 1999 from NAIFA-San Fernando Valley and in 2000 NAIFA-California awarded him their Distinguished Service Award. Gene is an Excalibur Knight of the MDRT Foundation. He was also a moderator for Life Underwriting Training Council (LUTC) classes for 14 years.

Along with Gene's many professional commitments he is also a Past President of the Rotary Club of The Conejo Valley, a board member for The World's Children Transplant Fund and City Impact, an organization working with at-risk youths. He is a Co-Founder of Time for Families in Thousand Oaks, CA and was a volunteer for the 1984 Olympic Games in Los Angeles.

Gene says his best sale he ever made was convincing his wife Sue to marry him more than 40 years ago. They have two children and five grandchildren. In addition to spending time with his family he enjoys fly fishing, deep sea fishing, gardening, photography, backpacking and especially exploring Yosemite National Park.

Gene has spoken all over the US. Other speaking engagements include Europe, Asia, South America, Newfoundland, Africa, Mexico, Israel and Greece.



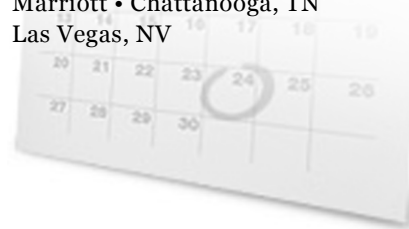
2004 Calendar of Events

February 8, 2004	Board Meeting
February 9, 2004	Annual Day on the Hill
March 2-4 2004	Sales Congress
April 14, 2004	Executive Committee Meeting
April 15, 2004	Board Meeting
June 24, 2004	Board Meeting
June 25-27 2004	Annual Conference
September 11-15, 2004	NAIFA Convention & Career Conference

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Tifton, Macon & Duluth
Holiday Inn • Forsyth
Holiday Inn • Forsyth
Marriott • Chattanooga, TN
Marriott • Chattanooga, TN
Las Vegas, NV

Other Important Dates to Remember

May 3, 2004	Connor & Sutton Award nominations due
May 3, 2004	All State Award Applications Due
June 30, 2004	Award of Excellence due to NAIFA



Commit to Commitments

By Kenneth H. Pendley, CLU, ChFC

How many times in your life have you heard the phrase “you reap what you sow?” I can no longer count that high. To borrow from Chris Widener. There is an old principal: You reap what you sow. In fact, it is as natural of a principal as you can get. If you plant apple seeds expect apple trees.

Chris goes on to say:

People ultimately, our enterprises involve people, whether it is those who sell to us, our employees, or our clients. What are you sowing in regard to those people? Are you sowing good will? Are you sowing a caring attitude? Are you sowing to their interests over your own? As you do these things, I believe you will reap a tremendous harvest. People will genuinely like and appreciate you, and people do business with people they genuinely like and appreciate. When you fail, and you will from time to time, people will be much more forgiving if you have sown properly.

Products whether we have something tangible or not, we all have some product that others purchase or use. Are you sowing excellence in your product? Are you sowing longevity? Are you sowing reliability and dependability? As you sow these things people will come back for more of the same, as well as other products you offer. You will reap their loyalty and their return. You will also reap a good reputation as word gets out on what you have sown into other’s lives.

By now you are probability-saying Kenneth where are you going with this? Well here it is, all of us have made commitments in one way or another. By the way we handle these commitments we are in turn sowing. Whether it is a family, business or personal commitment, we are sowing. I think that once we have made that commitment we should do everything humanly possible to fulfill that pledge to the best of our ability.

Chris concluded his article this way:

Charity I believe that every enterprise ought to have as a foundational value that it will be charitable. That in some way, be it large or small, they will give back. Are you sowing in your community? Are you sowing of your time, money or energy? As you do, you will reap three primary things. First, a better community. Second, you will reap a deep sense of satisfaction that your community is better because you gave something back to it. Third, people will want to do business with you because they know that part of their business will in turn benefit their community.

So with these things in mind I ask you to really look at what it is you are sowing, And if you have made that commitment sow like never before.

If you not sure plan on attending the Sales Congress in your area, we have attempted to make it easy for all members to be at one of the 3 locations.



Kenneth H. Pendley, CLU, ChFC

Kenneth H. Pendley began his insurance career over twenty-five years ago as a sales agent, and is currently an agent for The Hairston Agency in Fayetteville. He contributes his positive motivation to his on-going involvement with the National Association of Insurance and Financial Advisors. He is a member of the Atlanta South association, having held the positions of LUTC Chairman, Educational Chairman, Membership Chairman, Secretary/Treasurer, Vice-President and President. Additionally, Kenneth serves on the State Board of the Georgia Association of Insurance and Financial Advisors as the Second Vice President. In addition to his membership in NAIFA, he is a member of GAMA, The Society of Financial Service Professionals, and The Fellowship of Christian Financial Advisors.

Education has played a key role in keeping Kenneth current on the ever-changing trends in the insurance industry. He is a CLU, ChFC & LUTCF and has been an enthusiastic course moderator for 11 years, having served as on On Line Moderator this past semester for LUTC in Bryn Mawr, Pennsylvania.

Awards are no stranger to Kenneth, having been the recipient of the National Quality Award, and a 5-time winner of the National Sales Achievement Award.

Enthusiasm, achievements and awards aside, Kenneth is a well-rounded citizen of his community participating in blood donation drives, serving on the Fayette Alzheimer’s Association, assisting his wife when needed with her work at the Fayette Thrift Shop, and has taught 4th graders for many years. He and his wife Fran live in Fayetteville, Georgia and attend the Flat Creek Baptist Church.



President's Message

By Robert E. Swanson



Welcome to the premier issue of your all new GAHU Newsletter. A new publication, a new year, a new session of the Georgia Legislature; we've got a lot going on. Everything we are doing and have done has resulted from the hard work and dedication of so many people. I feel a special obligation to say thank you to everyone who kept the GAHU machine running so smoothly in my absence.

As many of you know, I was called to active duty with the U.S. Army in support of Operation Enduring Freedom and then Operation Iraqi Freedom on February 6, 2003. Between March 23rd and August 21st I completed 31 secret and top secret, tactical combat missions in Southwest Asia with the Red Berets of Co H 121st Airborne. We were the first such National Guard Combat Unit called to active duty since the Vietnam War.

While I often found myself in situations that were anything but peaceful, I was always at peace. Every time you prayed for a soldier, you were praying for me. Please continue to remember our troops and their families. This can be an especially difficult time of year for them.

Our all-volunteer unit was released from active duty October 16, 2003 after successfully completing over 350 missions. I had requested transfer to this unit after September 11, 2001. I can't say there will never be another 9-11, but I can tell you with 95% certainty, there would have already been another had we not done our

jobs in Iraq.

During that same time the dedicated executive committee and board members of the Georgia Associations of Health Underwriters were attending to our membership, legislative issues, budget, convention and finances.

I told the board before I left that the true measure of a great organization is its depth of leadership. Is the GAHU bigger and stronger than any one person? Absolutely.

We prospered, even with an absent President, because of people like: Lance Ledbetter, Lisa Hellman, Russ Childers, Michael Wardrip, Keith Mangrum, Patty Murphy, Gina Grantham, Raymer Sale, Michael Carmean, Jeff Fishback, David Johnson, David Knight, Trey Tompkins, Bob Guenther, Art George, Lacita Husband-Perez, Susan Cook, Deborah Phillips, Barrie Ruland, Rick Bailey, Shan Ricketts, Anthony Campbell, Terri Doyle, Russell Head, Sam Macfie and Kirk Rouse.

I haven't said, "Thank you" to everyone yet...but I will when I see you.

Our industry is in transition. Change is inevitable given the political climate of our state and nation. Every member of the GAHU owes it to their clients and themselves to get more involved. Attend your chapter meetings. If you are asked to serve in a leadership position say yes. Support the Day on the Hill and attend the Capitol Conference in Washington D.C.. Support our fundraisers and reserve your 2004 convention spots now.

Finally, find a new member this week. Tell them what the GAHU is doing for them and ask them to fill out a membership application. If they say, "No". Tell them, "Don't make me tell Bob you wouldn't join."

2003 Kathy Cruse Underwriter of the Year Award

After months of keeping it secret, we can finally announce the recipient of the 2003 Kathy Cruse Underwriter of the Year award. Even though the presentation was made at the 2003 GAHU Convention in Panama City, somehow our membership (including Shan Ricketts) was able to keep the secret.



Jeff Fishback was finally able to attend an Atlanta AHU meeting where he was presented with the award on November 21, 2003. Jeff had been with his son at Philmont Scout Ranch in New Mexico at the time of the original presentation. Jeff has been active on both the Atlanta and state boards for a number of years. He is the current Legislative Chair for GAHU.

Our congratulations go out to Jeff.

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HB 1038: The Georgia Health Insurance Risk Pool

The Georgia Health Insurance Risk Pool will be an insurer, created by the legislature, serving those who do not qualify for private group insurance or government plans and are medically uninsurable in the individual market. It will be funded by premiums, set at 150% of standard, paid by the participants and by a subsidy, estimated to be less than one dollar, paid on a per month basis by those with insurance coverage in Georgia. For more in depth details on the Pool and the issues surrounding it, visit www.gahu.org and hit the **Georgia Health Risk Pool button**.

Why do we support this concept? There are many important reasons.

We want to solve the **ONLY** true health insurance access issue other than affordability.

Not all individuals in Georgia with money to pay premiums can buy health insurance. There are many reasons. Here's an example. John Harkness had a heart attack last year. He has had group insurance for 10 years through his employer but their carrier decided to leave the Georgia market this year. John's employer could not find another carrier without a substantial increase in price and decided not to sponsor an insurance plan any longer. If there is **NO** carrier, there is **NO COBRA**, **NO** conversion or assignment system, and **NO COVERAGE**. There are hundreds of people like John throughout Georgia. The only other reason people are uninsured is that they cannot "afford" coverage; so solving this problem brings the focus to the larger issue that governs healthcare affordability and availability – The cost of medical care!

Georgia is one of only six states that have no solution for medically uninsurable individuals.

Some states have adopted market-damaging programs such as guaranteed issue mandates and community rating. Thirty-two have selected our solution – a health insurance risk pool. In all, 44 states have some solution. Among states that do nothing at present, most are investigating risk pools to provide stability in their insurance markets and access for people who cannot obtain coverage due to medical history.

The GHIRP will stabilize our health insurance market and hopefully head off



other drastic and potentially dangerous solutions. Many states that adopted the guaranteed issue alternative saw their markets disappear. Many of those have now adopted pools to solve that problem – most recently South Dakota did so during a special session of their legislature called to save their insurance market.

The Georgia Health Insurance Risk Pool provides coverage for any willing purchaser who cannot buy coverage today, removing Georgia from the list of states that do nothing for medically uninsurable individuals. All insured Georgians assist in the funding through a per member per month payment collected by insurers, stop loss carriers, and TPA's.

The burden of cost on the fully insured market for present programs

When HIPAA mandated portability for those leaving employer plans, each state had to provide a mechanism for employees to continue coverage. In Georgia, fully insured plans must offer "enhanced conversion" to individual coverage, but those leaving ERISA plans are covered by the assignment system. This system assigns the former employees to individual carriers doing business in the state. While insurers only cover 40% of Georgia's employees in the regular insurance market, they must cover 100% of those who qualify for HIPAA. They must do this without any financial contribution from employers with large, self-insured health plans. This transfer of risk and costs increases premiums for Georgians buying from insurers.

Georgia can receive a federal grant of \$1 Million Dollars for startup of

the Georgia Health Insurance Risk Pool. Eligibility for these grants runs out unless enabling legislation is passed by the end of March 2004. Will Georgia miss this million-dollar opportunity?

What are some other benefits of the Georgia Health Insurance Risk Pool?

Group insurance market stability

The GHIRP provides cost relief to the small group insurance market and relieves pressure on insurers to avoid risks due to migration of medically uninsurable individuals to that market.

Almost all health insurance professionals know of someone, uninsurable in the individual market, who found a way to access coverage in the small group market.

It should make health insurance rates for employer groups of all sizes more predictable.

Relief of pressure on providers

It provides reliable payment to medical providers for care given to medically uninsurable individuals, and relieves pressure on medical providers to shift unreimbursed costs to other patients with insurance.

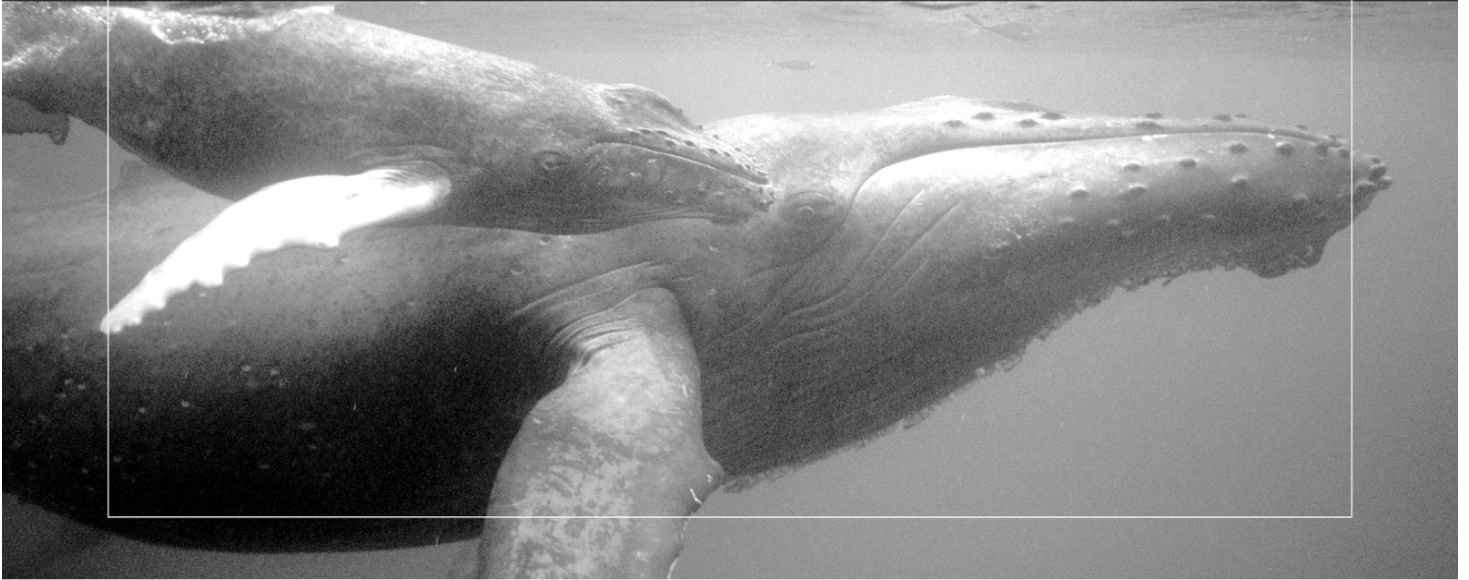
It provides a place for medically uninsurable individuals and their families to obtain needed coverage, relief from fear of catastrophic medical costs, and a means by which to manage medical costs with predictability.

Winds of change are blowing. Are we ready here in Georgia?

Many employers are beginning to use tools such as consumer driven health plans and defined contribution plans that focus on personal accountability as a way to re-educate employees regarding the true cost of healthcare. This is a result of cost pressures on our current system and should not be viewed with alarm. But such plans cannot gain acceptance while some individuals cannot purchase coverage at any price. Just last year the first federal tax credits for health insurance purchases became available, promising price relief for many uninsured, but for several thousand Georgians there would be no place to spend

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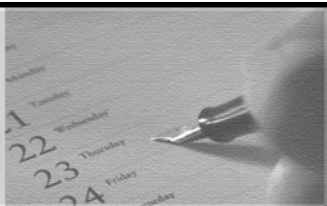
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DATES TO REMEMBER



GAHU Events

- | | |
|---|---|
| Thursday, February 5, 2004
GAHU Cap Day
Empire Room, the Floyd Building | Friday, March 19, 2004
Coastal Empire Chapter Meeting
The Savannah Golf Club |
| Wednesday, February 11, 2004
South Georgia Chapter Meeting | Tuesday, March 23, 2004
AAHU DI Day
Cobb Galleria Centre |
| Thursday, February 19, 2004
Atlanta AHU Benefits Forum
Gwinnett Civic Center | Thursday, March 25, 2004
Chattahoochee Chapter Meeting
Green Island Country Club |
| Friday, February 20, 2004
Coastal Empire Chapter Meeting
The Savannah Golf Club | Sunday, March 28, 2004 thru
Tuesday, March 30, 2004
Annual Capitol Conference
Washington, DC |
| Friday, March 19, 2004
Atlanta Chapter Meeting
Cobb Galleria Centre | |

HB 1038

Continued from page 12

these credits. We cannot simply throw money in the general direction of those who cannot obtain coverage for medical reasons. We need a way to insure them.

We do much as a society for those who cannot afford health insurance, or who will not buy it and present themselves at our hospital doorsteps. Isn't it time we help those who have the means and desire to obtain coverage, but who have been barred from doing so through no fault of their own?

HB 1038: The Georgia Health Insurance Risk Pool

There is a solution. We need it here in Georgia. It's good for uninsurable individuals. It's good for business owners. It's good for Georgia. Help us pass this important legislation for the sake of our market, our clients and for the citizens of the Great State of Georgia. For information on how you can help contact:

Michael A. Wardrip LUTCF, Director of State Governmental Affairs, Georgia Associations of Health Underwriters; 678-880-0996 (office) 678-697-6213 (cell) willing@adelphia.net (email)

Russell B. Childers, Jr., CLU, Vice Chairman, Legislative Council, National Association of Health Underwriters; 229-924-3864 (office) 229-938-6099 (cell) childr@bellsouth.net (email)

Jeffrey R. Fishback, Chairman, Committee on Governmental Affairs, Georgia Associations of Health Underwriters; 770-579-1214 (office) jfishback@purchasingalliance.com (email)

GAHU Day At The Capitol!

continued from cover

From: GAHU Lobbyist Michael Wardrip:

Everyone please come prepared; first you should identify your Representative and Senator (go to: <http://www.sos.state.ga.us/elections/locator.htm>) and you can identify him or her. Then make plans to visit them with me, either during our Day at The Capitol or on another trip to the Capitol during the session. I need your direct help to succeed in our campaign to pass the GHIRP and to prevail on the host of other issues that affect your ability to offer affordable health insurance to your clients. If you want to plan a visit after our breakfast and would like a committee member or I to accompany you, please let us know right away so we can make plans.

Cost: \$30.00 per attendee
For More Information Contact:

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