

# BROKER BEAT

JULY 18, 2007

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## Broker Council Meets

Our well-attended and lively Broker Council convened in Albuquerque on June 8<sup>th</sup>. Joan Rutherford gave an update on enrollment, participating carriers, and upcoming rate changes. Mary Richman offered some welcomed updates on the new, slimmed down renewal packets to agents, and upcoming certification classes. And the new Marketing Coordinator, Gail Rae, got the agents drawing pictures and brainstorming suggestions for more locally targeted marketing efforts.

## NMHIA Board Meeting

June 20<sup>th</sup>, the NMHIA Board convened in the offices of Keleher & McLeod, Mary Behm's (NMHIA attorney) offices in Albuquerque. We talked and talked, all day, in fact. We had committee reports in critical areas of Finance, Marketing, Operations and Benefits. We listened to an interesting actuarial report and had legal updates and issues in health care coverage. Community Outreach and Broker Relations were discussed and we are moving forward to engage our Marketing committee in a more targeted outreach. Expect to hear more about this as we welcome input from our agents/brokers.

## For Your Information

- On Underwriting: New applications must include quote sheets for more than 2 applicants.
- Checks must accompany new applications and they must be original (no FAXes accepted).
- Agents cannot notarize documents for their clients but CSRs not receiving a commission or bonus based on production may perform this task.
- We cannot change the employee waiting period or employer contribution amount except at renewal time.
- The September 2007 Proposal system is on the NMHIA website in the agent section at [www.nmhia.com](http://www.nmhia.com). The user ID is "nmhia" and the password is "health". Instructions for downloading the proposal system are available on the website. The new rate pages will be added shortly. The September 2007 rate books will be mailed out to certified agents by early next week.

## NMHIA agent Certification Classes

Get yourself certified! Our next NMHIA broker certification class will be held on July 19<sup>th</sup> at the NAHU meeting in ABQ. Over 50 agents have signed up to be certified or recertified. The class has been shortened to two hours. It is free to everyone and with Mary Richman facilitating, we expect it to be lots of fun. Mary will also be holding a certification class in Hobbs in early August. Additional classes throughout the state will be scheduled soon. This a great opportunity to get your assistants trained as well.

Contact Mary Richman at [mrichman@nmhia.com](mailto:mrichman@nmhia.com) or at (505) 989-1600 x 17.

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## American Medical Security and United of Omaha withdraw from the ALLIANCE

American Medical Security and United of Omaha will no longer be offering new health insurance plans through the Alliance. The Alliance will no longer have a participating carrier offering the 70% indemnity plan to new business. United of Omaha renewals will be processed for the next five years. We are also continuing to process American Medical Security renewals.

## Gail Rae joins NMHIA as the new Marketing Coordinator

Gail Rae has joined our staff as the new Marketing Coordinator. She brings with her many years of experience in learning and professional development and has worked for consulting firms such as Coopers & Lybrand, Price Waterhouse, and Booz, Allen as well as the Department of Justice. She is a recent arrival to Santa Fe from the east coast (New York, DC and Boston). She has two grown daughters and two grandchildren. She loves dance and storytelling. We welcome her into our organization.

## 2007 Broker Bonus Plan

The performance criterion for the 2007 plan will continue to be increase in net lives. A broker must have a minimum of \$10,000 in annual premium in order to qualify. An increase in net lives of at least 10% and less than 20% will result in a bonus of .25% of annual premium. An increase in net lives of 20% or more will result in a bonus of .5% of annual premium.

## Alliance Opening for Administrative Assistance

The Alliance is still seeking applications for an administrative assistant. The administrative assistant will provide service to prospective clients, existing accounts, agents, and insurance companies and help with various office projects. If you know of any qualified applicants, please let them know about this opening.

