

NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS

# "How To" Media Guide For NAHU Members



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## **Preface**

Newspaper coverage and television/radio newscasts can be extremely credible and powerful vehicles for carrying your views to your target audiences. But, in order to use the media, you must convey your message-- whether it is issue or marketing oriented -- in the form of compelling news.

This "How To" Guide for working with the media was developed as a general guide for NAHU members to initiate and maintain relationships with the press in their local areas. Its objective is to provide guidance and examples of ways to gain exposure for the role of health insurance agents/brokers and coverage of issues that are of concern to the industry.

This guide can be most beneficial if used in the following ways:

- Acquaint yourself with the techniques and tools that contribute to a successful public relations effort. Use this time to lay the groundwork on issues and position yourself so that you are prepared to move ahead with the media when the timing is appropriate.
- Review the industry issues of most concern and explore ways to relate them in a meaningful and legitimate way to the current events happening at the national level.
- Find angles to help communicate the impact of the national health care crisis on your local community by sharing anecdotal information about the effects on health coverage for your clients.

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# **I. Tools of the Trade**

## **A. Building the Press List**

Before beginning any media outreach, there is a fundamental piece that needs to be in place -- the press list. No matter how good your news, if it doesn't land in the hands of the reporter who covers that topic or issue, it is likely to be overlooked.

First you must identify the most appropriate sections within your local newspaper that will be most interested in covering your news, as well as the *type* of reporter. Normally, the information you will want to communicate is carried in the business or health section of your newspaper by those handling insurance matters, health-related business, business news announcements, or health care issues. There may also be a regular column in the publication devoted to insurance or health care topics. In addition you should explore whether there are specific television or radio programs that focus on insurance or health care topics and issues.

With the print media you should direct your information to the business and health editors, and to reporters who cover business and health-related issues. In some instances, depending upon your news, the reporter who covers state legislative developments might be the appropriate person. (You may also find there is a columnist at the newspaper that writes about these topics or has a personal interest in the issues.) Finally, if there is any question about what section a story will best fit into, the press communiqué should be directed to the news editor who will make the decision and send to the appropriate reporter.

With broadcast media, you will need to seek out the producer who handles topics related to health and business or the assignment editor. This applies for both television and radio stations. You also will want to include specific programs or talk shows that focus on health or business issues. In addition to local newspapers, television and radio media make certain you compile a list of key industry trade publications – insurance, health, medical and business trade press. Unless you are familiar with a particular reporter, it is best to send your information to the publication's editor.

The media is an industry that is notorious for high turnover of staff – therefore, don't rely solely on any resource book to provide you the names of the most up-to-date listing. As you are compiling your initial press list it is critical to call each individual media outlet to obtain the most current names of those reporters who cover the topics. You can start with the receptionist at each outlet to ask who covers healthcare policy or insurance issues. You will also want to know to whom you should direct company or chapter news such as awards, promotions or meeting information. If the receptionist cannot answer your questions, ask to speak to the business and health editors. In addition to an address, you also will need to know the reporter's direct telephone number, fax number and e-mail address. When you finally speak to the reporter directly, inquire whether he/she prefers to receive news announcements by fax or e-mail.

As you continue your outreach efforts, you should constantly build upon your list. Be on the lookout for additional reporters who seem to be covering industry topics for your local media or new broadcast programs airing relevant information. Periodically call each outlet -- especially prior to a news announcement -- to be certain your press list is up-to-date.

If you go to Operation Shout on NAHU's website there is a Media Guide that allows you to customize media lists in your area or you can call Kelly Loussedes at (703) 276-3835 and she has the capability through PR Newswire to customize and localize a media list for you.

## **A.1. Print, Broadcast, Trade Samples**

### **Newspapers**

**Hartford Courant**, John MacDonald, Insurance Senior Correspondent, (Ph) 202-824-8454, (Fax) 202-824-8457, [macdonald@cournat.com](mailto:macdonald@cournat.com)

**Wall Street Journal**, Barbara Martinez, Medical/Health Corres., (Ph) 212-416-2000, (Fax) 212-416-2350, [barbara.martinez@wsj.com](mailto:barbara.martinez@wsj.com)

### **Broadcast**

**NPR**, Patricia Neighmond, Health Policy Correspondent, (Ph) 202-513-2785, (Fax) 202-513-3329, [pneighmond@npr.org](mailto:pneighmond@npr.org)

**C-Span (Washington Journal)**, Leslie Burdick, Guest Contact, (Ph) 202-626-4893, (Fax) 202-396-1665, [lburdick@c-span.org](mailto:lburdick@c-span.org)

### **Trade Publications**

**Business Insurance**, Jerry Geisel, Editor, (Ph) 202-662-7206, (Fax) 202-368-3155, [jgeisel@crain.com](mailto:jgeisel@crain.com)

**National Underwriter**, Matt Brady, Editor, (Ph) 202-777-1102, (Fax) 202-777-1116, [mbrady@nuco.com](mailto:mbrady@nuco.com)

## **B. Beginning a Media Relationship**

### **The "Letter of Introduction"**

The first step in developing a rapport with your local media is to send a "letter of introduction" that establishes your professional credentials and invites the reporter to call on you as a resource for issues and news that unfold in your field. Your letter should be brief and to the point, including such things as your professional background, the topics/issues you are prepared to discuss and how you can be reached. Within a couple days of sending the letter, you should follow-up with a personal phone call to make certain the letter was received and to reinforce your offer to be contacted as a resource.

## **B.1. Letter of Introduction -- Template for Localizing**

Dear (Reporter/Editor/Producer),

As (your title) of (your firm), I'd like to take this opportunity to introduce myself. I have been in the field for (number of years) and am active (in the state association...on the legislative council for the National Association of Health Underwriters...etc.)

In this capacity, I stay abreast of current health care and insurance-related issues, trends and concerns. Furthermore, as a liaison between the insurance carrier, the employer and the consumer, I can offer insight and a unique perspective into the concerns related to health coverage.

I would be pleased to serve as a local resource for you or any of your colleagues as you are developing stories on health care policy and insurance issues. (Provide relevant information about your professional experience that would contribute to your knowledge of the industry.)

Some of the topics I am knowledgeable about include:

- (Any topical issues that are currently in the news)
- Insuring the uninsured
- The employer role in healthcare coverage
- Ways consumers/small employers can access insurance
- The impact of escalating health care costs

I will call in the next few days to introduce myself personally and discuss possible topics of interest for your (newspaper/publication) program. In the meantime, please don't hesitate to contact me if a background briefing would be helpful or if you are working on a specific story.

Sincerely,

(Name; Phone number, e-mail address)

## **C. Announcing the News -- Press Release**

The press release is the most commonly used public relations tool to announce news to the media. To be most effective, it should follow a certain format that succinctly relays the essence of the news such as -- Who...What...When...Where?

The standard release has several familiar components:

- a crisp headline that captures the significant news
- an introductory paragraph that leads with the most newsworthy information
- several paragraphs that describe the news and its relevancy in more detail
- at least one quote from a credible spokesperson (preferably local)
- a closing paragraph known as the "boilerplate" that clearly identifies the company or organization issuing the release
- the date and city from which it is being issued, and a contact name and number

While press releases are the most familiar press tool, they are often overly used or misused altogether. The most effective release conveys legitimate news -- information previously unknown. It works best to relay such things as key developments within the industry; policy or legislative initiatives at the local, state or federal level; or recent news occurring in your company or state chapter ("Day on the Hill" meetings with governors or legislators, awards, charitable activities, member achievements and professional achievements.)

As with all the media tools, distribution of the press release must be coupled with personal follow-up calls to make certain it was received by the appropriate reporter and to explore whether it is something that can be included in the publication. This type of follow-up also provides another opportunity to suggest an interview for a more in-depth discussion of the news.



## National Association of Health Underwriters

*America's Benefits Specialists*

**FOR IMMEDIATE RELEASE**  
**July 19, 2007**

**Contact: Kelly Loussedes, VP of PR**  
**(703) 276-3835 or [kloussedes@nahu.org](mailto:kloussedes@nahu.org)**

### **NAHU Commends Senate Finance for Passing SCHIP Legislation** *Act Improves Premium Assistance for Employer-Sponsored Coverage*

(Arlington, VA) – The National Association of Health Underwriters (NAHU) praises members of the Senate Finance Committee for passing bipartisan legislation today to improve the State Children’s Health Insurance Program (SCHIP) and ensure that more children obtain much-needed health coverage. The *Children’s Health Insurance Reauthorization Act of 2007* addresses many of the provisions contained in the original legislation that hindered states from adequately implementing the full range of private health insurance market options available to them. SCHIP is a state administered “safety net” for parents who make too much money to qualify for traditional Medicaid, but may not be able to afford private health insurance.

“We feel the proposed Senate reauthorization legislation contains many innovative ideas for how we can maximize SCHIP dollars and enhance beneficiary care and access through better integration with existing private-sector health insurance coverage,” stated Janet Trautwein, NAHU CEO and EVP. “In particular, NAHU appreciates the effort to improve SCHIP’s existing public/private partnership structure by removing some current restrictions that have hindered premium-subsidy efforts of employer-sponsored coverage. Many parents of SCHIP-eligible children have access to employer-sponsored health insurance coverage but cannot afford their portion of the dependent premiums. The Act will make the process for states to voluntarily use SCHIP dollars to subsidize such employer-sponsored coverage much simpler, so that more families can be covered together under the same private-market plans.

“We look forward to our continued work with members of Congress and the Administration on an improved SCHIP program to ensure that the program lives up to its fullest potential and builds upon the best that the public and private sectors have to offer.”

The National Association of Health Underwriters represents over 20,000 health insurance agents, brokers, consultants and professionals. Its members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products.

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## National Association of Health Underwriters

*America's Benefits Specialists*

**FOR IMMEDIATE RELEASE**  
**July 2, 2007**

**Contact: Kelly Loussedes, VP of Public Relations**  
**(703) 276-3835 or [kloussedes@nahu.org](mailto:kloussedes@nahu.org)**

### **Michael Kelly Receives NAHU's Highest Honor** *Gordon Memorial Award Recognizes Industry's Person of the Year*

(Arlington, VA) – The National Association of Health Underwriters (NAHU) recently honored Michael Kelly, CLU, RHU, as recipient of the Harold R. Gordon Award at its 77<sup>th</sup> Annual Convention held recently in Miami, FL. This award is the health insurance industry's most meaningful and significant honor.

NAHU annually awards the industry's greatest accolade, the Harold R. Gordon Memorial Award, which recognizes the recipient as the industry's "Person of the Year". The recipient is selected by a special committee of past award recipients that carefully reviews individuals nominated for their contributions made to the industry.

"This award to him was much overdue," said Robert Tretter, chair of NAHU's Gordon Award Committee. "In all of his health insurance-related positions, Michael has consistently demonstrated his ability to innovate and instigate positive changes for the industry."

Mike Kelly has had a lengthy involvement in the industry, and he has never stopped giving back. In a time when many in our industry are concerned about the lack of new producers joining the field, he has consistently gone out of his way to reach out to young agents and provide them with the education they need to get ahead," said NAHU CEO and EVP Janet Trautwein. "He is a passionate advocate of protecting the agent's position in the delivery of health care. He has given selflessly of his time and talents to help others in the industry. He has a unique understanding of the industry and how it works, and has shared that knowledge with NAHU's members and inspired them to become better at what they do. His zeal and speaking ability have inspired many agents and brokers to become industry leaders and active in all of NAHU's activities. In addition to the RHU designation, Mike earned the CLU and LUTC. He has won NAHU's Distinguished Service Award eight times and has been named Ohio Health Underwriter of the Year. He is an individual who has truly given of himself for the benefit of other health insurance professionals, association members and all Americans."

The National Association of Health Underwriters represents over 20,000 health insurance agents, brokers, consultants and professionals. Our members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products. For more information, please contact Kelly Loussedes at 703-276-3835 or [kloussedes@nahu.org](mailto:kloussedes@nahu.org).

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## **D. Announcing an Event or Reacting to News -- The "Media Advisory"**

The media advisory is an effective communications vehicle for advising the media about an upcoming event or reacting to a news development. The format of the media advisory is more defined in terms of the who...what...when...where. Often the information is presented in bulleted form to highlight the salient points.

The media advisory should be labeled as such, followed by an eye-catching headline. The event or reaction should be succinctly described within the "What" section, followed by key information for the "When", "Where" and "Who" sections, as appropriate. As with the press release, it is critical to include a contact name and number, as well as a brief "boilerplate" description of the sponsoring organization.



# National Association of Health Underwriters

*America's Benefits Specialists*

## MEDIA ADVISORY

- WHO:** The National Association of Health Underwriters (NAHU)
- WHAT:** Capitol Conference
- WHEN:** January 29 - 31
- WHERE:** J.W. Marriott Hotel, 1331 Pennsylvania Avenue, Washington, DC 20004
- WHY:** To discuss *solutions* to the health insurance coverage problems facing Americans today.

### Monday, January 29

- 9:45 am – 12:00 pm ***Opening Ceremony and Health Care Issues Prognosis for 2007***  
Deputy DHHS Secretary Alex Azar  
Dave Fear, NAHU President  
Norm Orenstein, AEI

### Tuesday, January 30

- 7:45 am – 11:45 am ***General Session***  
Kansas Insurance Commissioner/NAIC Vice President Sandy Praeger  
Congressional Staff Panel - SCHIP Program, Moderated by Mary Agnes Carey of CQ
- Becky Shipp
  - Alice Weiss
  - Ryan Long
  - Bridgett Taylor\*
- Acting CMS Administrator, Leslie Norwalk  
Spirit of Independence Award Presentation, Rep. Eric Cantor

### Wednesday, January 31

- 8:30 am – 12:00 pm ***Congressional Speakers***  
Sen. Orrin Hatch (R-UT)  
Rep. Bobby Jindal (R-LA)  
Julie Goon, White House Health Policy Advisor\*  
Rep. Jason Altmire (D-PA)  
Rep. Frank Pallone (D-NJ)\*  
Red. Ellen Tauscher (D-CA)\*  
***Discussion of Individual Mandates and Connector Proposals***  
Scott Hoakanson, MASSAHU and Adam Brackemyre, NAHU

**For more information or to RSVP, please contact Kelly Loussedes, VP of Public Relations at 703-276-3835 or Brandi Travis at 703-276-3815.**

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## **Media Advisory**

### **NAHU's EVP and CEO Janet Trautwein to Testify *On Genetic Information Nondiscrimination***

- WHAT:** The Energy and Commerce Committee's Subcommittee on Health is holding a hearing today on genetic nondiscrimination and the appropriate use of genetic information in the underwriting process.
- WHEN:** Thursday, March 8, 2007 at 1:00 pm
- WHERE:** 2123 Rayburn House Office Building  
Washington, DC
- INTERVIEWS:** Please contact NAHU's Vice President of Public Relations Kelly Loussedes to schedule an interview with Ms. Trautwein on this very important issue at 703-276-3835 or [kloussedes@nahu.org](mailto:kloussedes@nahu.org).

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*The National Association of Health Underwriters represents over 20,000 health insurance agents, brokers, consultants and professionals. Our members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products. For more information, please contact Kelly Loussedes at [kloussedes@nahu.org](mailto:kloussedes@nahu.org) or 703-276-3835 or Brandi Travis at [btravis@nahu.org](mailto:btravis@nahu.org) or 703-276-3815.*



## National Association of Health Underwriters

*America's Benefits Specialists*

### Media Advisory

**WHO:** The National Association of Health Underwriters (NAHU) and ChapterHouse

**WHAT:** Press Conference Announcing Results of Health Insurance Buying Trends Survey

**WHEN:** Tuesday, February 8 at 12:15 pm (Lunch Provided)

**WHERE:** Capital Hilton Hotel, Pan American Room  
1001 16<sup>th</sup> Street, NW

**WHY:** The second annual NAHU/ChapterHouse Employee Benefit Buying Trends Study will provide insight into current buying trends and emerging dynamics in the health insurance industry.

The results of the survey indicate that a significant perception shift has taken place regarding Consumer Directed Health Care (CDHC) products, with significantly more employers adding, or considering adding, CDHC products to their benefit plans. These shifts could have far-reaching implications for the entire health insurance industry, but will barriers to adoption impede CDHC's growth? Will "traditional" products adjust to address consumers' new expectations? What other options will employers consider to control escalating benefit expenses? These questions and more will be addressed at the briefing.

**Speakers:** Janet Trautwein, EVP and CEO, NAHU  
Michael Main, Managing Partner, ChapterHouse

**For more information or to RSVP, please contact Kelly Loussedes at (703) 276-3835 or [kloussedes@nahu.org](mailto:kloussedes@nahu.org) by Friday, February 4, 2007.**

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## **E. Photos -- How to Use Them Effectively**

A photograph can greatly enhance the appeal and increase the chance for coverage of certain stories (i.e., the announcement of an award, speech, personnel promotion, meeting with a dignitary; opening or new location of an office.) Each photo distributed to the media must be accompanied by a photo caption known as a "cutline." Attach the cutline to the back of the photo with tape or by printing it on a self-adhesive label. NEVER write on the back of the photo, as the imprint ruins the picture for press use. Many reporters now often prefer a digital picture with at a least 200 dpi but be sure to check with them to determine their preference.

Captions are a brief description of the picture and should identify each individual in the photograph by name and affiliation. In addition, the cutline should include a sentence or two of background information to give the reader a sense of why the picture is newsworthy. For example:

(Full name) has been promoted to (position/title) for the (organization.) (Last name) has been with the company since (year) as (former title.)

(Full name, title) took part in (an awards ceremony; public hearing; speech) on (date) at (location.) The topic was (briefly explain.) Others in the picture include (full names; titles.)

(Full name) met with (politician - name; title) on (date) in (city) to address issues about (the uninsured...risk pools...prescription drugs, etc.) The National Association of Health Underwriters (NAHU) which represents more than 20,000 professional health insurance agents and brokers nationwide sponsored the meeting.

## **F. Editorial Page Options**

Every newspaper offers an "Editorial" or "Opinion" section to its readers that voice the editorial position a publication has on an issue and provides ways for the community to respond. This section differs dramatically from the news side of the paper that strives to report news and information objectively.

There are three basic vehicles for expressing an opinion in the newspaper:

- an "editorial" prepared by the newspaper's editorial staff that communicates the official position of the publication on an issue
- a "letter to the editor" which is a means available for all citizens in the community to respond or react to a news article or editorial that has appeared in their local newspaper
- an "op-ed" or opinion piece that is written and submitted by someone *not* on the newspaper's editorial staff. The placement of some "op-ed's" is paid for and considered somewhat as an editorial advertisement. While very expensive, these placed editorials can be effective if the content is issue-oriented rather than commercial. The more common and credible op-ed, however, is one the newspaper decides to publish on its own merits that has been written and submitted by a member of the community or an expert in a particular field related to the issue.

## **F.1. Letter to the Editor**

Every newspaper has an opinion page that offers readers the opportunity to express their point of view on a topical issue. One of the vehicles for responding is the "Letter to the Editor" -- a useful tool for communicating your views on behalf of the industry that too often is overlooked. A significant benefit to this format is that the writer has control over what is said since normally a letter of this nature is published as submitted, without editorial revision.

Ideally the appropriate time to consider this communications tool is in response to an article that has appeared in the newspaper regarding a health care or insurance issue that impacts your local community. Your letter can reinforce what is reported in the newspaper or debate the coverage of the issue. This tool allows the writer to present another point of view that was overlooked in the original reporting or to correct inaccuracies and misperceptions reflected in the article.

The first step before preparing a letter for submission is to contact the appropriate section of the newspaper to determine the guidelines and perimeters for your letter. It is important that you react to the article and issue it in timely fashion to better assure its publication. Normally the letter should be limited to a few well thought-through paragraphs that reference the article to which you are reacting and present a unique perspective supported by facts.

Once the letter has been submitted it is important to follow-up by phone to check on its status if it has not been published within a couple days. It also is appropriate to express your concerns to the editor if the newspaper airs one point of view and does not publish yours.



## National Association of Health Underwriters

*America's Benefits Specialists*

July 3, 2007

Victoria Burns  
Business Editor  
St. Petersburg Times  
435 N. Michigan Ave.  
Chicago, IL 60611-4022

Dear Ms. Burns,

With the release of Michael Moore's new film "Sicko" there have been several articles and letters to the editor published in the *St. Petersburg Times* discussing the idea of implementing a single-payer system in the United States. Although Americans are clamoring for healthcare reform, this is one proposed solution needs to be taken off the table, as it would have disastrous consequences for the citizens of our country.

Under a single-payer system, the government would have a monopoly over healthcare coverage, offering only one insurance plan option with no alternatives. That means when the government decides to reduce funding for a procedure or deny coverage for new medical technologies determined to be too costly, Americans would either have to forgo those potentially life-saving procedures, or finance them out-of-pocket. We deserve a system that encourages quality and innovation among healthcare providers.

Perilous problems plague virtually all countries with single-payer models, including healthcare rationing, loss of physicians and restrictions on healthcare investments. If single-payer were to be implemented here, all that would happen is bureaucratic inefficiencies would replace free-market systems, resulting in an over-burdened, under-funded system that is more cumbersome to navigate than the current structure.

There is a good chance that "universal healthcare" (or health care for all) will be a reality in our lifetimes – however, a government-run system should not be the way we get there. We need to seek alternative healthcare reform solutions, such as free-market competition, and just say no to single-payer and HR 676.

Sincerely,

Janet Trautwein  
Vice President of Government Affairs

## **F.2. Op-Ed Piece (Opinion Editorial)**

Another influential tool for generating exposure for your message is the "op-ed" -- an opinion piece written by you and published on the editorial page of the newspaper. Realistically, op-ed's are not easily placed, but they have a significant impact when they *are* published and certainly are worth the effort.

There are certain steps that will increase the chances for acceptance of your article by the newspaper. For example:

- The issue must be current, controversial and have a local angle (affect your community in some way.)
- Select someone from your chapter who has the greatest sphere of influence or status in the community to author the article.
- Prior to approaching the newspaper, contact NAHU or the local chapter for guidance on talking points and the association's official position, as well as supportive background information.
- Initially, you should contact the editor of the "Opinion" page, either by letter or phone, to raise the issue as an important one, establish your credentials to address the issue, and let the editor know you would like to submit an op-ed for the newspaper's review. Be prepared to share your angle and the key points you intend to make.
- Seek feedback from the editor before developing the article. If the reception is positive, submit your article as quickly as possible. Include your professional title or the most relevant affiliation to the issue you are addressing, along with your complete biographical background.
- Many publications are good about letting you know if your op-ed will be published. However, if you have heard nothing after the first week, don't hesitate to call and check its status. Newspapers do have license to make editorial changes to your article, however normally they do not publish an altered version without first alerting you to their revisions.



## **National Association of Health Underwriters**

*America's Benefits Specialists*

### **Single Payer – The Health Care System We Don't Want**

*Word Count 835*

It is clear that the U.S health care system has its share of problems. Costs are rising rapidly, some Americans are without health insurance, and both doctors and patients decry their loss of options and control.

But would a government-run health care system be any better? While single-payer plans can offer all citizens some type of health insurance policy, they cannot guarantee access to medical care – much less prompt delivery of quality care. The problem in the United States is that many Americans do not have access to affordable health care. However, in a single-payer system the issue is not having access to medical care at all.

We only have to look to Canada to see that government-run health care doesn't work. Single-payer plans inevitably control costs by rationing health care. Canadians often wait months to see a doctor or specialist or to receive much-needed medical treatment. Ninety percent of Canadians live within 100 miles of the United States, and many people are crossing the border to receive private medical care because private practice in Canada is limited to dentists and veterinarians.

Another way single-payer plans hold down costs is by having one centralized government bureaucracy make all decisions with regard to health care services and prices. Can you imagine being allowed to buy a car from only one manufacturer or allowed to purchase your groceries from only one supermarket? Single-payer means limited choices for consumers, and that discourages creativity, efficiency, quality and innovation among providers.

In government-run health care systems there is never enough money to provide timely care and the latest technology. That's because health care funds have to compete with other claims on government funds, such as education, welfare and defense. State and federal dollars are stretched to the limit and action is currently being taken on how to address skyrocketing budgets deficits. Even the inevitable large tax increases necessary to fund a government-run health care system will not be enough to sustain an efficient and accessible delivery of care.

We believe there is no one magic answer to the problem of the uninsured and rising health care costs. A multifaceted approach will be required because the American population is very diverse and no one solution will fit the needs of all of our citizens. Consumer-directed health plans, which allow families to set aside money for health care tax-free, are one solution to the problem. Consumers are actually given control of their health care accounts, which encourages them to use more generic drugs and to ask hospitals and doctors the price of their care.

The one factor we often leave out of this debate is the one the public has the most control over: living a healthy lifestyle. In my view, consumers and employers alike need

to look inward to see if they are doing anything to inadvertently drive up their health care costs and, on the flip side, acknowledge if they could be doing anything to help drive down these costs.

Let's start by recognizing the correlation between the rising cost of premiums and health. The increased medical costs associated with various public health problems (e.g., obesity, tobacco use, alcoholism, etc.) can be impacted by how you live your life. Do you smoke? Do you exercise? Does your company offer healthy snacks in its vending machines? Does your employer offer free or discounted flu shots? With about half of all deaths in the United States attributable to preventable behaviors and exposures, it does not require extensive research to know that prevention is a much lower-cost alternative to treatment.

Having and sustaining an active lifestyle is imperative to prevent disease and enhance wellness. Exercise has been proven to prevent heart disease and type II diabetes, decrease weight, improve bones and joints, and treat anxiety and depression. Factors such as frequency, intensity, duration and type of exercise all affect the benefits of health prevention. Exercise is just one example of how individuals can improve their overall wellness while simultaneously impacting the overall cost of health insurance.

While there is no question that our health care system is in trouble, a better solution would be to implement private-market initiatives to restore competition to the state's health care market. So far, government reform solutions have failed to provide transparency, reduce rising insurance premiums, or reduce the uninsured rate. However, private-market solutions have succeeded. The private market was the inventor of transparency, as it created the tools by which consumers monitor both the cost and quality of the health care they receive. Additionally, the private market understands why health care costs are rising, and therefore created consumer-directed health care in proactive response. It has removed patients from the ranks of the uninsured and has been able to reduce the trend in health insurance premium increases.

We need to be sure that any reform chooses the path of a private-market solution so we can ensure our health care can be purchased in the free market today and in the future.

## **G. Bylined Articles and Columns**

When you have a particular knowledge or expertise with an industry topic or issue, it is appropriate to approach targeted media outlets to offer an article or column on the subject under your "byline" (your name.) Trade publications are usually the most receptive to this type of offer.

With newspapers it is more relevant to offer text for a regular column the paper already publishes. You can contribute a column on a one-time basis about a specific topic; on a periodic basis to report developments on an issue or topic; or offer a regular column on a weekly, bi-weekly or monthly basis.

There are several ways to approach publications with this idea. When you initiate contact with a media outlet by means of a letter of introduction, you can include your specific areas of expertise and offer to contribute an article on any of those subjects. Another approach is to piggyback a topical issue by sending a letter specifically offering to write an article about the topic, again including your professional credentials or expertise that make you particularly suited to address the issue. This approach provides you a means for continuing contact with publications that reach audiences of importance to you and the insurance industry. Whenever you offer a bylined article, it is critical to relate the significance of the topic or issue to the publication's readership and how you intend to make it relevant to that audience.

A further opportunity for suggesting a bylined article is following a speech you may have given or testimony you might have presented. Send the media outlet a copy of your remarks and suggest that you can convert them into an article that fits their format and appeals to their readership.

As with any of your media efforts, you will have a higher chance for success if you have begun to establish your credibility as a reliable source of information. Initiate your offer with a media contact with which you have already begun to cultivate rapport or with whom you've conducted an interview. Ask their guidance on which person you should approach about a bylined article and seek feedback from them about ideas or angles that you would like to propose. If your offer for an article or column is accepted, make certain you are clear about the appropriate format, length or number of words and deadline. Inquire, also, about providing your bio and a photograph.



## **What Would Happen If A Loved One Suddenly Needed Long-Term Care?**

By: Janet Trautwein, CEO and EVP, NAHU  
National Association of Health Underwriters

Word Count 655

Most Americans would be caught completely unprepared if they or a loved one were faced with a medical crisis that required long-term care. In fact, one out of five Americans over the age of 50 is at risk of needing long-term care in the next 12 months. Options for financing potential long-term care needs and the government benefits available for long-term care are things many people have never considered. When a medical catastrophe occurs, the majority of Americans are forced to either self-pay for their care or rely on Medicaid to foot the bill.

Many people underestimate the cost of long-term care and do not plan adequately for the future. The average cost of a year's stay in a nursing home is \$40,000 to \$80,000, and the average stay is two and a half years. Contrary to common belief, most long-term care expenses are generally not covered by either Medicare or most employer-sponsored plans. Medicare covers only skilled nursing care, under certain conditions, and part-time home health care. Medicaid will only cover long-term care after a person "spends down" his or her assets to qualify. Since a large percentage of long-term care is paid for by the individual or his family, without other planning, families are at risk of losing their hard-earned assets in order to provide for a loved one's long-term care needs.

One of the best ways Americans can prepare for future long-term care is through the purchase of private long-term care insurance. Private long-term care insurance benefits offer

Americans financial security as they age, as well as the ability to choose the type of care that best suits their needs. There are many different types of long-term care insurance policies available, all with different costs and levels of benefits. Depending on the type of policy, long-term care insurance can be used not only to finance nursing home care, but also to pay for assisted living facilities, home-based care and other services. The costs of premiums vary based on age, health status and the types of available benefits.

The good news is that the American public is becoming more aware of the risks associated with long-term care costs, and there has been a steady increase in sales of long-term care insurance. Enhanced products and the shift in public policy towards greater reliance on private dollars to finance long-term care have contributed to better receptivity of the product. Despite these positive trends, both public policies and private efforts need to be strengthened because less than 15 percent of all individuals over 65 and fewer than 5 percent of those under 65 have these important policies.

Aside from the benefits for policyholders, an increase in long-term care policies will decrease public expenditures on long-term care. In other words, private insurance benefits will pay for long-term care instead of public dollars through the Medicaid program. Since Medicaid is one of the fastest growing items on state budgets, it is not surprising that as many as 35 states legislatures have approved tax incentives for long-term care insurance.

In 1996, with the passage of the Health Insurance Portability and Accountability Act (HIPAA), the federal government took a first step towards providing Americans with an incentive to purchase long-term care insurance by making a portion of the premium tax-deductible. There has also been bipartisan support in Congress for an above-the-line tax deduction for long-term care insurance premiums, and to allow it to be included in Section 125 Cafeteria Plans.

Long-term care insurance is extremely beneficial to consumers, their families, and state and federal governments. It is imperative that state legislatures and the federal government allow

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the long-term care market to be vibrant and innovative. The public sector needs to continue to educate and provide incentives to consumers so that they will plan appropriately for their retirement and ensure that their long-term care needs will be adequately met.

*The National Association of Health Underwriters represents more than 20,000 professional health insurance agents and brokers who provide insurance for millions of Americans. NAHU is headquartered in Arlington, VA. For more information, please call Kelly Loussedes at 703-276-3835 or e-mail [kloussedes@nahu.org](mailto:kloussedes@nahu.org).*

## H. Developing and Using a Press Kit

A press kit is a set of materials designed to communicate your message in detail to your local media. It's used to help reporters gain an understanding of the association so they will write about it. You may send the kit to the media when you make a significant news announcement, present the kit at a meeting you may have with a reporters, or distribute the kit at a press conference or other chapter event. The press kit should be updated at least annually with a new fact sheet and new biographical information on officers and chairs.

*Every press kit should include the following:*

1. **Fact Sheet** – A concise summary of the association's important data such as founding date, mission statement, number of members, names of officers/committee chairs, and affiliation with NAHU.
2. **News Clips** – Samples of past press coverage helps sell the newsworthiness of your story.
3. **Brochures or Newsletters** – Including business literature will help identify you as an expert in the industry.
4. **Sample News Story** -- often times reporters will print this verbatim. Editors see ready-to-print-stories as an easy way to fill up space with little effort on their part.
5. **Glossary of Terms** – A glossary will help reporters become familiar with the complex issues in our industry.
6. **Contact information** -- Provide a clear indication of whom reporters should call, and where to reach them, for more information.
7. **Business Card** – Place a copy of the contact person's business card on one of the sides of the folder so when the reporter opens it up it's one of the first things that he or she sees.
8. **Cover Letter or Pitch Letter** – A cover letter is a short correspondence (no longer than one page) that allows you to introduce yourself to the reporter. This also serves as a motivator for the reporter to review the contents of the press kit by quickly and clearly explaining why the media's audience would be interested in stories about our industry and association.

Your press kit is a reporter's first opportunity to meet the association so make sure it is visually appealing and well organized. Also include the association name and logo on the front of the folder. Send your press kit and a short cover letter to all of your local media contacts.

Finally, it's a good idea to have a version of your press kit available on your Web site. That way, reporters can get instant access to everything they need when writing a story.

## **II. Conclusion**

### **Building Upon and Maintaining the Media Relationship**

After introducing yourself to the key reporters by means of a letter and follow-up phone call it will be up to you to cultivate the relationship by identifying and utilizing opportunities for continued contact. Some of these opportunities will evolve naturally; others will require a bit of "manufacturing." Your objective is to keep your name and messages in the forefront of the public eye through the media, both for the marketing potential as well as for support on issues that are critical to the well-being of the health insurance industry.

In addition to keeping reporters apprised of news development (within your agency and the industry as it relates locally), you should seek opportunities that will provide you with additional "fodder" to share with the media. Agree to speak before business and service groups to share your message, addressing topical and newsworthy issues whenever possible. If appropriate, invite reporters to attend and be available for interviews. At a minimum, make certain they receive a copy of your remarks along with a cover note inviting reporters to contact you as they are developing stories in the future on these topics. Get more mileage out of your speech by turning it into a bylined article or an op-ed piece and offer it to local newspapers or trade publications as appropriate. Periodically send notes to reporters that include information on industry developments, explaining the ripple effect they may have on your local community. Continually look at national news developments concerning health care policy and the insurance industry and contact your media to comment on how the news relates to your local area.

***And remember in all your media efforts, follow-up and thank-yous are two essential ingredients to the success of your outreach.***