



January 2018

Happy New Year!

Michelle Howard

HAP - Director of Producer Relations

MAHU President



Dear MAHU Member -

Happy New Year! Hope you enjoyed some R & R over the holidays. It's now time to rev back up for 2018. In the last newsletter, I asked all of you to reach out to me with new ideas on how we can provide an exceptional service experience for our members. It's important that we are meeting your needs. This is how we are going to grow our membership and improve our service to our membership.

We are planning to have a Legislative day in Lansing on March 21, 2018. Our Legislative chair, Cathy Cooper has included some of the details for this meeting in this newsletter. We are also working on a road show. This will consist of a few meeting dates across the state and including a meeting in the upper peninsula. The road show will have a legislative update and CE component. These meetings will also provide an opportunity to show our value to nonmembers in Michigan. We are focusing on growing our membership. We will be asking our members to help us promote the road show meetings to nonmembers. When the agenda is set and the locations are confirmed, we will communicate this information to our membership.

We are still looking for a member to serve as our VanGuard Chairperson for the 2018 - 2019 board year. The purpose of the NAHU VanGuard Council is to recruit, retain, educate and support new and young agents, meeting their needs to ensure success in the benefits industry. The person who takes this position on the MAHU state board would be responsible for monthly conference calls with National Council. They would then attend the MAHU board meetings to report back information. They would also coordinate any activities or projects for our state by working with our local chapter presidents and vanguard chairs. If you are interested in serving in this capacity on MAHU board, please send me an email at mhoward@hap.org. I appreciate your consideration to volunteer!

Thank you for your continued support of the association. We are here to serve you!

Under the Dome

Ryan Burtka

MAHU Lobbyist

burtkar@krkm.com

A package of bills to curb the opioid abuse epidemic was signed into law this past December. Changes include requiring physicians to check Michigan Automated Prescription System which tracks the prescribing of controlled substances, limits on the supply of opioids prescribed, and increased education and awareness about addiction and access to treatment. Many of these changes will go into effect later year.



HBs 5217, 5218, and 5219 that require extra transparency for air ambulance charges passed the House of Representatives. The package of bills would require health professionals to advise patients about the possibility of out-of-network charges for air ambulance services in non-emergency situations. During testimony in the House Insurance Committee, the Department of Insurance and Financial Services noted they received roughly two dozen complaints a year related to surprise out-of-network charges for air ambulances with the average charge of \$12,000. This kind of surprise billing legislation is becoming popular across the country as deductibles rise, networks become more narrow, and individuals move more frequently between health insurance products. The next few months will likely bring more legislation targeted at hospitalization services such as anesthesia aimed at providing better consumer protection and arbitration to resolve balance billing disputes.

Part of the Congressional tax reform bill included the repeal of the individual mandate for health insurance. With the inaction in Congress on the rest of the health care reform package any innovation or stabilization for the small group and individual markets will likely be left up to the state. MAHU will continue working in coalition with health plans and purchasers to pursue reform that works with Michigan's insurance market. Potential legislation for a state 1332 waiver for individual market reform remains a possibility.

Finally, Governor Rick Snyder will give his final State of the State Address on Tuesday, January 23rd at 7 p.m. in Lansing. Tune in to find out the Governor's priorities for his last year in office.

MAHU PAC Needs your Support

MAHUPAC, which is MAHU's Political Action Committee. MAHUPAC differs from HUPAC in that the contributions for MAHUPAC go to our state Legislators, where HUPAC contributions go to our Federal Legislators. MAHUPAC was on hiatus for a while but now since the health care discussion is happening at the state level, it is more important than ever that we have money to support the Legislators that support agents and our industry.

Please consider becoming an ongoing contributor. Payments can be automatically deducted monthly or annually and can be made by personal credit card or personal check. If you were a past contributor, you need to sign up again.

Thank you to the following for being a MAHU PAC Contributor!

William Brown
Valerie Cramer
Cathy Cooper
William Durnwald
Michelle Howard
Christine King
Marcy Lay
Keith Wright

Please support MAHUPAC today. Click [here](#) to make your contribution.

MAHU 2018 Legislative Day **Cathy Cooper**

Legislative Day is an advocacy event that allows MAHU members to meet with legislators to educate them about the value of MAHU in the world of health care. You will learn about the latest legislative issues in the Michigan legislature, discuss ways to effectively communicate those issues, hear from the legislators themselves, and have a chance to



individually visit the offices of legislators. This program will allow you to learn and become involved in the issues impacting MAHU.

By registering and completing the registration form, our lobbyist office will work to schedule meetings with our individual legislators both in the Senate and House. We urge everyone to register early, as this will allow more time to schedule all of the necessary meetings. Never worry, we will partner you up with another MAHU member to go as "teams" to these meetings and drop by.

We will begin our day with a breakfast for legislators and staff. MAHU registrants will have the opportunity to meet and network with these guests on an informal basis. For those that have not attended, we will try to schedule meetings with individual legislators along with key legislators for our industry. When appointments can't be scheduled you may be asked to drop by the legislative office, introduce yourself and drop off handouts and business cards so we become the "go to" on any health insurance question. Our goal is 100% saturation of the legislature, which has been successful in the past several years.

Bring your photo ID, comfortable shoes and join us on March 21st!!

March 21, 2018

7:30 AM	Registration
8:00 AM	Legislative Breakfast
9:30 AM	Legislative Lobbying 101
10:15 AM	Individual appointments and drop by

Registration is open and can be accessed here: [ATTENDEE REGISTRATION](#)

2018 Legislative Day Sponsorships

Are you looking to promote your company to members of the Michigan Association of Health Underwriters from across the state? Are you interested in sitting down with legislators in Lansing to discuss issues pertinent to our industry? **We have your solution!** Become a sponsor for the 2018 Legislative Day. We have 4 sponsorship levels available and would love to have you not only sponsor, but attend our day!

PLATINUM - \$2000.00

Promoted as Platinum Sponsor on signage, event communication & MAHU website
Announced at opening of Legislative Session
6 registrations to event
2 City of Lansing parking passes

GOLD - \$1500.00

Promoted as Gold Sponsor on signage, event communication & MAHU website
Announced at opening of Legislative Session
4 registrations to event
1 City of Lansing parking pass

SILVER - \$1000.00

Promoted as Silver Sponsor on signage, event communication & MAHU website
3 registrations to event

BRONZE - \$500.00

Logo on table tent at event
2 registrations to event

[REGISTER TODAY FOR YOUR SPONSORSHIP BY CLICKING THIS LINK](#)



MAHU would like to thank our members who support HUPAC. Thanks for your continued support, which allows NAHU to make a difference in Washington D.C.

Adkins, Russell	Graves, Matthew	Regling, Barry
Albert, Tiffany	Haan, Zachary	Rial, Karen
Alberts, Suzetta	Hamlin, Richard	Rivas, Michele
Albrecht, Karl	Hoerle, Jeff	Roberts, Jim
Anderson, Caitlin	Hoover, Randall	Roehm, Douglas
Baxter, Neil	Howard, Michelle	Roney, Robert
Bell, David	Husaynu, Rocky	Rose, Vincent
Bobrovetski, Amanda	Jensen, Karole	Schnelker, Debbie
Bokshan, Jim	Kelly, Kathryn	Scott, Crystal
Brogan, Gregory	King, Christine	Selinsky, Steven
Bruce, Timothy	Kirkpatrick, Karen	Serra, Peter
Burgee, David	Kominek, Toby	Shaffer, Tenneil
Cade, Kareim	Kuiper, Douglas	Sherwood, Paul
Campillo, Samuel	LaFay, Stacey	Sholes, Bruce
Chesney, Michelle	Lancaster, Howard	Shooshanian, Barbara
Cluley, David	Lewis, Greg	Siciliano, Dominic
Cooper, Catherine	Liposky, Gregory	Silvis, Gary
Cote, Brian	Loftus, Leslie	Simonis, Garrett
Cramer, Valerie	Lupcke, Adam	Sklar, Erika
Culhane, Susan	Maitland, Ted	Sokol, David
Daniel, Kristan	Mannor, Kevin	Sperlbaum, Antoinette

Darin, Brandon	Martin, Jennifer	Spleet, Michael
Daubenmeyer, Michael	May, Charles	Starr, Gwyn
Davis, Krista	Mayer, Frank	Stearns, Candius
DeMont, Sara	McDonnell, Jennifer	Stowe, Jim
Deur, Tammy	McGuinness, James	Strauss, Krisite
Duffy, Timothy	McLane, Mark	Sudderth, Greg
Duimstra, Troy	McPherson, Kevin	Thomas, Jeffery
Dulapa, Michael	Merucci, Mark	Timpa, James
Elkins, Tim	Miller, Kyle	Vanderkolk, Wayne
Embry, Jeanne	Miller, Steve	VanDuine, Dustin
Embry, Michael	Morier, Dennis	Vandyk, Drew
Enders, Shannon	Moulthrop, Blair	VanPutten, Denise
Engle, David	Muller, Rodney	Walker, Pamela
ERHART, BRANDON	Nicholson, Dana	Webber, Tom
Erwin, Denise	O'Connell, John	Werner, Jeff
Felisiak, Kathleen	O'Connor, John	Whang, Victor
Fischer, Leslie	Paulus, Raquel	Widder, Micah
Fracchia, Anthony	Pearson, E.J.	Williams, Edward
Garner, Angela	Pennefather, Patrick	Williams, Robert
Gartee, Connie	Pierce, Jeffrey	Wright, Keith
Getner, Victoria	Powell, Kristopher	Yau, Shyue-Jyh
Gilbert, James	Purcilly, Amy	Zenner, Lori
Golm, Robert	Rauch, Judy	

Northern Michigan AHU

Brandon Darin, President

The past year was a great and prosperous time for the Northern Michigan Association of Health Underwriters (NMAHU).

We saw increased membership, increased programming, increased HUPAC membership and a board that really brought forth ideas that were "outside of the box".

Our membership hit our highest mark ever -55 members. We had various membership meetings that ranged from a luncheon with our U.S. Representative Jack Bergman to a pharmacy panel with two speakers from our most prominent carriers in the area. We're very close to having 100% HUPAC participation by our board and have seen steady growth in HUPAC contributions throughout our membership.



Additionally, we purchased an agent list from the Department of Insurance and Financial Services to be used as a potential membership prospect list.

With 2017 being such a great success, we look forward with unyielding enthusiasm for 2018!

West Michigan AHU

EJ Pearson - President



2017 was a transitional year with many new members chairing and participating in committees providing our chapter with new perspective and energy! Membership grew steadily but a renewed emphasis on retention. We had great representation at CapCon, Annual Convention and Region 3 meeting. WMAHU hosted the Region 3 meeting in Grand Rapids.

January 10th saw our first function of the year - Woman in Benefits - with Upcoming 2018 Symposium and Medicare Summit is scheduled for April 17th and 18th. The agenda is filled with a mix of CE and non-CE speakers, activities and great networking opportunities. Mike Embry will be in attendance. We will round out the fiscal year with a couple additional membership meetings.

June will bring about a change in Board Leadership after a two year commitment from those at senior levels. Looking forward to new members joining the board!

Metro Detroit AHU

Robert Roney - President



For MDAHU we have ended the year 2017 with a strong push for membership having many creative ideas coming together for 2018 to bring on, keep and maintain our current subscribers. As we did see our membership slip during the fourth quarter we are confident we are going to get back on track in 2018.

We saw our membership slip under 500 this year and currently have a strong constituent following of 482. With the ever changing health care system we are looking to bring on more agents to become MDAHU members.

In 2017 we brought on a new charity called DreamRacer. DreamRacer is a child sized version of a real NASCAR race car that are placed in children's hospitals and cancer centers worldwide to help children get through the difficult treatments they must endure. They include a flat panel TV, CD/DVD player, Play Station, IV stand, oxygen bottle holder with easy roller coasters with brake and storage trunk. Each one of these cars cost \$10,000 (\$9,500 plus shipping). We are looking to raise \$20,000 to put two DreamRacer cars in Michigan, which is roughly 800% over what we have raised for Playworks over the last three years. We will continue to donate the \$2,500 to Playworks this year with more of a focus on DreamRacer. I am proud to say we have

commitments from two hospitals, Beaumont and DMC Childrens in Detroit, MI. Sponsorship has already been underway and we do have our first \$2,500! We are even looking at two more hospitals in 2018 for DreamRacers.

For 2018 our main focus will be membership and DreamRacer and I see us getting back to over 500 members with a few meetings we have coming up first quarter, new member creative ideas with meet and greets, and extremely excited about our DreamRacer charity and to see how far we can take it.



Southwest Michigan AHU

Chuck K. May, LUTCF, President

SMAHU has had a very productive first half of the association year. We look forward to an equally productive second half of the year. I would like to thank our very "seasoned" Board of Directors for pushing many of our chosen initiatives forward to completion. Southwest

Michigan has put together a strong Monthly Meeting Schedule concentrating on the many aspects of our industry. We also felt it necessary to work on our internal infrastructure to ensure productive procedures and smooth transition to Boards of the future.

2018 Schedule of Events

February Event: February 13, 2018 - Health Care Reform Update with our State Lobbyists

March Event: March 13, 2018 - Individual Market Panel Discussion

April Event: Medicare Summit and Symposium with WMAHU

May Event: May 8, 2018 - Compliance Update

June Event: June 14, 2018 - SMAHU Annual Golf Outing and Fundraising Event

Financial Report

Our balance sheet is strong and has remained strong for a number of years. Our budget projects a revenue neutral position and we have allocated some additional funds for infrastructure improvements and membership events. We plan to end the year equally as strong.

Infrastructure Improvements

Our Board decided that it was time to look at some of our internal processes and allocate funding to technological improvements. The decision was made to improve our procedures and to ensure a smooth transition to Boards of the future.

QuickBooks Pro Online: We have just completed our transition/upgrade to QuickBooks Pro (online version) and have successfully restructured accounts to properly reflect our business

initiatives throughout the year. This improves our financial tracking and also insures a smooth transition to future Boards.

StarChapter Website: We have successfully completed our upgraded website to StarChapter. Although we are still working on fine tuning, we are excited about what this software can do. This upgrade will improve our communication and tracking abilities as well as provide a platform for our membership to access all functions of our association. We now have the ability to direct all event registrations, payments for events and sponsors through one consolidated portal. It will organize our communications and allow our Board Members to communicate to our membership through their administrative login.

Media Relations

Through the efforts of our Media Relations Chair and President Elect Rob Williams, we have significantly increased our interaction and local media exposure. During the first 6 months of the year Rob has, on behalf of Health Underwriters, had 2 published Press Releases and had a personal interview completed with a local television news personality. We will continue this effort throughout 2018 to get the Health Underwriters name out in the local media.

Membership

Last but certainly not least, the next 6 months will be dedicated to membership growth. We are currently 2 members above last year and certainly expect to end the year above that. Our retention rates have remained strong and this allows us to concentrate on growth. Using our new StarChapter software, we are in the process of loading all prospects for further communication. We thank MAHU for providing us with a list of licensed, non-members to add to our already established prospect list. We will begin to use this technology to "drip" communication to non-members in our industry. More to come on that...

We would welcome any and all NAHU members to any of our events. Have a healthy and prosperous 2018!

Membership Benefits

Please be sure to check out the newly updated NAHU website. While browsing, be sure to click on the membership benefits - you can't afford not to!

<https://nahu.org/resources/member-benefits>

The logo for "Member Benefits" features the word "Member" in a large, blue, serif font, with "Benefits" in a smaller, blue, serif font directly below it.

Your NAHU membership makes you part of an elite group of health insurance professionals - those who have dedicated their careers to the principle that everyone should have adequate and affordable health insurance coverage. Please read on for an online welcome kit that will introduce you to the National Association of Health Underwriters and the value of membership in this industry-leading organization.

GETTING STARTED

To get started, log in to nahu.org

1. Click on the "Login" button in the header.
2. Your login is defaulted to the business email address you provided NAHU upon joining.
3. Type in the password you chose when you joined NAHU.
4. Click here to reset your login or password.

If you have difficulties logging in, please contact membership@nahu.org

WHAT TO EXPECT

EMAIL COMMUNICATIONS

As a NAHU member, you will start receiving email communications to keep you up-to-date with current legislation, membership, professional development opportunities and more!

- Daily Newswire - NAHU Newswire is a compilation of national news stories about the health insurance industry delivered daily.
- Washington Update - Weekly in-depth news analysis of federal legislative and regulatory activities that will help you stay on top of the issues being debated in the nation's capital.
- Medicare News - Quarterly newsletter sent to all members about Medicare.
- LTCI Messenger - Quarterly newsletter sent to all members about long-term care.

To access past newsletters from our homepage, simply select our "Members" navigation tab and click on "[Newsletters](#)" in the drop-down menu.

If you have questions regarding our email communications, please contact webmaster@nahu.org

ABS MAGAZINE SUBSCRIPTION

America's Benefit Specialist (ABS) magazine. Ten times per year, you will receive a copy of this magazine, the benchmark for information in the health insurance industry. New products, useful technologies, sales tips, legislative updates - you get it all in ABS. You can even view [ABS online](#).

If you have questions regarding our ABS magazine, please contact editor@nahu.org

STAY CONNECTED

Our most up-to-date information is posted on our website at www.nahu.org, so make sure to check back often. In addition, you can join NAHU on [Twitter](#), [Facebook](#) and [LinkedIn](#). Watch your email for announcements from NAHU, legislative alerts and other pertinent industry information.

LEGISLATIVE VALUE

HAVE A COMPLIANCE QUESTION?

If you need an answer to a specific health reform implementation question, you may submit it and receive a personalized answer back! To take advantage of this premier NAHU member benefit, [click here](#).

NAHU BLOG

By following NAHU's semi-monthly blog, Compliance Cornered, you will obtain access to many health reform implementation questions and compliance concerns. Follow this [link](#) to see what you have been missing out on!

COMPLIANCE CORNER AND WEBINARS

We have created a special member's only Compliance Corner that will help you make sense of all the changes brought about by healthcare reform. You can access the Compliance Corner from [our homepage](#) by clicking on the [Compliance Corner button](#). We encourage you to check this out regularly as new updates are continually being posted.

Additionally, located in our Compliance Corner are our webinars. NAHU has monthly compliance webinars that are free for all members. These webinars are restricted to the first 1,000 registrants. Within two days after the webinar has ended, the recording and slides will be available for members to access. To access the recording and slides, simply click on the "[exclusive access to free monthly webinars](#)" link in the Compliance Corner.

If you have questions regarding our webinars, please contact webinars@nahu.org

NETWORKING VALUE

A NETWORK OF PEERS

Your NAHU membership gives you access to one of the most rewarding aspects of an association: being part of a chapter. Your chapter membership provides you with unlimited networking and education opportunities. NAHU chapters are vibrant parts of their communities; being active in yours can bring you great personal and professional satisfaction.

You can learn more about your chapter by [clicking here](#).

CAPITOL CONFERENCE AND ANNUAL CONVENTION

NAHU's [Capitol Conference](#) is an annual meeting in Washington D.C., focused on legislation. This conference is scheduled in the beginning of the year and gives you an opportunity to learn from speakers, interact with NAHU colleagues and spend your afternoons demonstrating the strength and value of professional health insurance agents and brokers to your congressional representatives on Capitol Hill.

NAHU's [Annual Convention](#) is held during the summer and is located in a different state each year. This convention is a business meeting where you have the opportunity to participate in professional development, interact with NAHU colleagues and learn from speakers.

If you have questions regarding our meetings, please contact meetings@nahu.org

PROFESSIONAL DEVELOPMENT VALUE

PPACA CERTIFICATION

Agents and brokers who are looking for additional training and understanding about the health reform law should consider enrolling in NAHU's exclusive PPACA certification course. Developed by experts in both PPACA and employment law, this high-level 10-module course will ensure that the student understands the key technical components of PPACA and is better prepared to counsel his or her clients on upcoming required healthcare changes and new options and requirements for health plans.

An overview of all regulations already issued will be presented along with details on specific regulations issued to date. The student will learn what is needed to comply with the new law as well as how the market is likely to change over the next few years and will be able to develop client specific timelines and provide advice to guide clients in planning for the future.

Complete course instruction will be delivered through [NAHU's Online Learning Institute \(OLI\)](#) and followed by a final exam, which is required to obtain certification and [continuing education \(CE\) credits](#).

[Click here](#) to enroll in this course or visit NAHU's [PPACA certification webpage](#) for more information.

If you have questions regarding our PPACA Certification course, please contact professionaldevelopment@nahu.org

EDUCATION AND INFORMATION

NAHU provides you with multiple opportunities to obtain professional designations, earn continuing education credits and obtain industry and business information to help you bring greater value to your clients. NAHU's state and local chapters offer you quality educational opportunities to increase your knowledge and expertise; these sessions typically qualify for CE credits. In addition, NAHU sponsors offer live web seminars informing you of new education programs and informational resources.

To learn more about our certification courses, including our PPACA certification, [click here](#).

To learn more about our continuing education, [click here](#).

To learn more about our designations, [click here](#).

To visit our Online Learning Institute, [click here](#).

If you have questions regarding our professional development opportunities, please contact professionaldevelopment@nahu.org

MEMBERSHIP DISCOUNTS

As a valued member of NAHU, you are entitled to many valuable benefits, including access to exclusive discounted products and services.

We want our members to be successful. This means keeping up-to-date with legislative and regulatory changes and adopting new technologies that allow you to operate more efficiently and compete in today's rapidly changing health insurance market. Our [Technology Solutions](#) are designed to make you the best of the best. You can select the solution that best fits your needs with the confidence that we have negotiated the best cost and most valuable benefits on your behalf.

For a full list of membership discount programs, please [click here](#).

LPRT - PROMOTE YOURSELF

The Leading Producers Round Table ([LPRT](#)) formed in 1942 to recognize the successful underwriters of accident and health insurance. Today, the LPRT committee is committed to making LPRT the premier program for top health, disability, long-term care and



worksite marketing insurance producers, carrier reps, carrier management, and general agency/agency managers.

Are you already a qualifier? Don't forget about the [discounts](#) that you are entitled to.

Please feel free to contact us if you have [LPRT](#) questions or issues with the online process at LPRT@nahu.org.

ELEVATE YOUR CREDIBILITY

Earning the Registered Employee Benefits Consultant® (**REBC®**) designation elevates your credibility as a professional. The field of employee benefits continues to evolve rapidly. A year does not go by without new government regulations, new or modified coverages, and new techniques for controlling benefit costs. To best serve their clients, professionals need to have a current understanding of the provisions, advantages, and limitations associated with each type of benefit or program as a method for meeting economic security. The designation program analyzes group benefits with respect to the ACA environment, contract provisions, marketing, underwriting, rate making, plan design, cost containment, and alternative funding methods. The largest portion of this course is devoted to group medical expense plans that are a major concern to employers, as well as to employees. The remainder of course requirements include electives on topics serving various markets based on a broker's client needs.

Program Learning Objectives

Upon completion of this program, the student should be able to:

- Describe the legal regulations and methodologies involved in benefits management
- Describe the main features of commonly provided group insurance benefit plans, including applicable regulations, contract provisions, marketing, underwriting, rate making, plan design and cost containment
- Describe the main components of the Affordable Care Act as they relate to group health benefits and ethically guide clients toward compliance with the legal regulations while minimizing tax penalties and related employment costs
- Identify the main features of employer-provided benefits
- Describe the COBRA election process, and explain the rules that apply to the determination and payment of the COBRA election process, and explain the rules that apply
- Understand core ethical business practices

- HIPAA Privacy and Security and ERISA regulations and requirements

FOR MORE INFORMATION CLICK [HERE](#)

Michigan Association of Health Underwriters

We are an association of health insurance professionals who specialize in the delivery of individual and group insurance products. Our focus is to improve our health care system here in our state.

We represent our local chapters, clients, the insureds, and work to make health insurance more affordable and accessible for our state's residents. By educating our elected officials, we strive to avoid unnecessary legislation and the unintended consequences that often follows increased governmental involvement.

STAY CONNECTED



Michigan Association of Health Underwriters,
124 W. Allegan, Suite 1700, Lansing, MI 48933