



SWIAHU News

January 2017
Volume 2 Issue 1



Southwest Indiana Association of Health Underwriters
www.swiahu.org



CAP CON RECAP & NAHU Website Overview

Tuesday, February 21

Southern Indiana Career &
Technical Center

11am Registration
Lunch & meeting
11:30 - 1:00



This is a banner year for Capital Conference in Washington DC February 13-15. There will be nearly 1000 participants and is a record for NAHU. We have a lot to be excited about; we haven't had this level of optimism in years.

Dwight Hall, ISAHU Legislative Chair, will provide an overview of any legislative updates and the individual visits with our elected officials on Capitol Hill. SWIAHU will be well represented with four (4) individuals attending Cap Con this year!

Carolyn Beck, Awards Chair, will give a tutorial on how to navigate the NAHU website. As members we have access to valuable information to educate ourselves and set ourselves apart from the competition. One example would be the B2B forum where agents can ask compliance questions, tax implications or any question that arises. B2B is the place NAHU benefits professionals come to discuss issues, solve problems, get ideas and find resources.

SWIAHU Newsletter

By: Jill Ross Dear, Communications Chair

Please consider contributing to the newsletter! We would love to hear from you.

Jill Ross Dear at: jdear@shepherdins.com

Deadline for monthly submission is 2 weeks prior to meeting date.

If you have any questions, please give me a call at 812-760-5455 or send an e-mail to jdear@shepherdins.com.

HUPAC - Did you know?

HUPAC is here to reach members of Congress during their busy and hectic schedules on the Hill. A sample daily congressional schedule in D.C. includes four hours of call time, one to two hours of constituent visits, two hours of committee hearings/floor votes and one hour of strategic outreach, which includes breakfasts, meet and greets, press interviews, and event fundraising. Rarely do members of Congress even get a chance to grab a bite eat! HUPAC dollars allow us to meet with members of Congress in an intimate setting where we can advocate for the issues important to the lives of agents and brokers.

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Attachments:

Why NAHU
NAHU Certifications

HUPAC CONTRIBUTORS

CHRIS BARTHEL

JANE BAXTER

CAROLYN BECK

KEVIN BREWER

TONY FLITNER

TOM GANT

JILL ROSS DEAR

STEVEN THEISING

WHY ISN'T YOUR NAME HERE??

2016 Year in Review by Tom Gant, SWIAHU President

What a time to be in health insurance industry! As agents, brokers, support personnel or company reps we have certainly been challenged over the last four (4) years. Just when we start to figure some of it out, here we go again. Once again we are in the position not knowing what is coming next. The good news is our State and National leaders are helping shape the future. There has never been a better time to be a member of SWIAHU. I hope you are utilizing your Local, State and National resources to your advantage. Here is a brief review of SWIAHU 2016:

- Carolyn Beck was awarded State Member of the Year
- Chapter meeting featuring Patricia Griffey NAHU officer
- Chapter meeting with Kayla Hsu with HIP2.0
- Tom Gant & Carolyn Beck attended Cap Con and met with Senator Donnelly and Congressman Buschon
- Board members met locally with 8th District Congressman Buschon
- October and December chapter meetings featuring NAHU CEO Janet Trautwein
- Successful 2016 State Symposium attended by three (3) SWIAHU Members
- Very successful golf outing, including pre-golf comments from ISAHU President David Berman
- Chapter meeting featuring Deaconess CEO Linda White on the state of health care providers
- Celebrated Health Awareness Week with Mayor Winnecke's proclamation for October 2-8
- Another great Christmas Party in the loft at RiRa's restaurant

Get ready because it is 2017 and we are off again! We look forward to seeing you at our future SWIAHU meetings. If you know another agent or associate who is not a member please bring them along as my guest. Thank you for your continued support.

2017 CAPITAL CONFERENCE WASHINGTON, DC

February 13 – 15

For more than 25 years, NAHU members have been coming to Washington, D.C., to stand together and make their voices heard. **We are so proud that the Southwest Indiana Chapter will have FOUR representatives at Cap Con!**

Tom Gant – SWIAHU President

Carolyn Beck – Awards Chair

Natalie Bunnell – Media Chair

Kenneth Stevens – SWIAHU Member

We can't wait to hear each of your perspective about this exciting and record breaking attendance year!

Make Your Voice Heard and Take Action!

Please make sure you're participating in Operation Shout or you can contact your legislators at the numbers below:

Rep. Larry Bucshon can be reached at (202) 225-4636.

Sen. Joe Donnelly can be reached at (202) 224-4814.

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Insurance Company to Slash Nearly Half its Workforce by Bloomberg 2/9/17

Zenefits announced it will cut 45 percent of its workforce as new Chief Executive Officer Jay Fulcher reduces costs in the wake of regulatory scrutiny and management shakeups that collapsed the company's expansion plans.

The 430 job cuts announced Thursday are the third round of staff reductions for the human resources software maker in the past year amid investigations that found some employees used software to skirt training requirements and sold health insurance without the necessary licenses. Zenefits agreed in November to pay as much as \$7 million to the state of California over licensing violations. Thursday's staff cuts are companywide and affect all departments, Zenefits said. The job reductions were reported earlier by BuzzFeed.

The closely held San Francisco-based company hired too many employees in 2015 to sustain its revenue projections, Fulcher said in a memo to the staff. "Today's action aligns our costs more closely to our business realities and gives us the runway we need to build the business properly for the long term."

Fulcher was named Friday as CEO and chairman of the board, taking over for David Sacks, who said in November that he would leave. Sacks replaced CEO Parker Conrad in February 2016 as the company struggled with pressure from regulators and investors who forced Zenefits to cut its valuation after failing to meet revenue goals.

Zenefits will relocate its operations organization to Tempe, Arizona, hire seasonal workers for part of its services organization and build out its product and engineering teams in Vancouver and Bangalore to complement its San Francisco team, Fulcher said in the memo.

The moves are part of a "turnaround program" to correct regulatory compliance issues, increase operational efficiency and reset the company's culture and values, Fulcher said.

NAHU CEO Janet Trautwein Testifies Before Congress on Insurance Market Stability

On Wednesday, NAHU Executive Vice President and CEO Janet Trautwein testified before the U.S. Senate Health, Education, Labor and Pensions (HELP) Committee in a hearing titled, "Obamacare Emergency: Stabilizing the Individual Health Insurance Market." Janet's testimony focused on what can be done through legislation and regulation to stabilize both the individual and employer-sponsored health insurance market for the 2017, 2018, and 2019 plan years. Other witnesses included: AHIP CEO Marilyn Tavenner, Former Kentucky Governor Steve Beshear, and Tennessee Insurance Commissioner Julie Mix McPeak.

In her testimony, Janet stressed the need for stability in the marketplace and urged Congress to avoid creating any additional problems through its reconciliation repeal process. We urged that if Congress moves forward in its current plan to repeal significant portions of the law that the effective date be delayed for the premium tax credits until a replacement has been put into effect. Her testimony also asked for several immediate measures to help stabilize the marketplace, including tightening up eligibility requirements for the special enrollment periods (SEPs). In response to a question by Senator Todd Young (R-IN) on promoting health savings accounts (HSAs), Janet responded that while NAHU strongly supports HSAs, that shouldn't be the first measure taken by Congress. Rather, Janet recommended that improving the current market conditions and avoiding persistent issues of adverse selection, including by improving the open enrollment and SEPs, should be prioritized and that getting individuals enrolled and keeping them enrolled would also help to control rising healthcare costs.

Calendar of Events

By: Brenda Rehl, Program/Education Chair

February 21

Southern Indiana Career & Technical Center

Cap Con Overview and NAHU website tutorial

April - TBD

June - TBD

Welcome New Members
Matthew Frankie
Vickie Singleton

HUPAC

HUPAC is the political action committee of the National Association of Health Underwriters (NAHU). It is the expression of our First Amendment rights to free speech and association guaranteed under the Constitution. Such political expression has become far more than a useful option for professionals in a heavily regulated business like the health insurance industry. It has become a necessity.

HUPAC is registered with the Federal Election Commission. Since NAHU and similar organizations are prohibited from making political contributions, HUPAC was created to allow contributors to combine their financial support to a candidate to achieve maximum effect.

HUPAC'S MISSION:

"The purpose of the National Association of Health Underwriter's (NAHU) Political Action Committee (HUPAC) is to raise funds from NAHU members for the purpose of supporting the political campaigns of candidates who believe in private sector solutions for the health and financial security of all Americans."

Meetings

By: Brenda Rehl, Program/Education Chair

We are always open to suggestions for speakers and new locations. We strive to provide our members with relevant and timely information to better advise our clients. If you have any suggestions for meetings please call or email me at 812.422.4000 or

Brenda.rehl@nfp.com



A special thank you to Med Ben for providing Target gift cards for the Christmas Party!

2016-2017 Board

President - Tom Gant

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Awards Chair - Carolyn Beck

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Media Chair - Natalie Bunnell

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Association financials available upon request; please contact our Treasurer, Roger Garrett

WHY NAHU?



LEGISLATIVE ADVOCACY

NAHU's legislative efforts strive to educate officials on both the federal and state levels about the healthcare system and the vital role of the health insurance agent as a consumer resource and advocate. Through a network of key contacts, NAHU cultivates relationships that allow members to clarify issues before bills are written and votes are taken. These relationships are strengthened through actions undertaken by the Health Underwriters Political Action Committee (HUPAC).

PROFESSIONAL DEVELOPMENT

Certification programs, professional designation courses, online resources and conferences are just a few ways NAHU helps members develop professionally as well as personally. Local chapters also host regular meetings where continuing education opportunities are provided.

NETWORKING

Interacting with other insurance professionals may be the most beneficial aspect of NAHU membership. Being able to reach out to other professionals, asking questions, meeting sales representatives and learning about products are all invaluable opportunities that membership provides. NAHU also offers online networking resources that connect members across the country.

HIU MAGAZINE

All NAHU members receive a complimentary subscription to the *Health Insurance Underwriter* magazine. *HIU* is filled with valuable articles and information, including sales tips and best practice ideas.

INFORMATION RESOURCES

All NAHU members receive a customized daily update of all the top insurance news stories of the day. Members also have access to the Compliance Corner, a members-only portal of information and resources on healthcare reform.

Other Resources:

- Consumer guides and brochures for clients
- Health coverage database
- Wellness videos
- Educational and legislative webinars
- Resources for Spanish-speaking clients

MEMBERS-ONLY DISCOUNTS

- | | | |
|------------------|----------------------------|-----------------------------|
| • OfficeMax | • My LTC Office | • BenefitsCONNECT |
| • InfinityHR | • LetsTalk.com | • Plan Doc Builder |
| • Norvax | • JoS. A. Bank | • Brooks Brothers |
| • SMART | • BASIC Guru | • Allied Van Lines |
| • FedEx | • HSA Toolkit | • ACA Decision Support Tool |
| • Hertz | • National Underwriter | • SightLinx |
| • UPS | • InsuranceNewsNet | • Dell |
| • LTC Connection | • Marsh Errors & Omissions | • Dynamis |
| • CommPartners | • Smart's Publishing | |
| • ProspectZone | | |



DESIGNATIONS

- Registered Health Underwriter (RHU)
- Registered Employee Benefits Consultant (REBC)
- Disability Insurance Associate (DIA)
- Corporation for Long-Term Care Certification (CLTC)
- Certified Employee Benefit Specialist (CEBS)
- Certified Self-Funding Specialist (CSFS)

CERTIFICATIONS

- PPACA
- Medicare Advantage & Part D Programs
- CDHC
- Wellness
- Voluntary/Worksite

MEETINGS

- Capitol Conference in Washington, DC
- Annual Convention & Exhibition
- State and Local Chapter Meetings
- Discounts on Industry Meetings

For more information, visit
www.NAHU.org

The National Association of Health Underwriters (NAHU) represents more than 100,000 licensed health insurance agents, brokers, consultants and benefit professionals through more than 200 chapters across America. NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage.

NAHU Certifications

Benefits Account Manager

This nine-hour course provides account manager professionals with an understanding of the complex and critical role an account manager plays in the health and benefits arena. The Benefits Account Manager (BAM) Certification Course will be available online.



Consumer Directed Health Care (CDHC)

This is a four-hour course that provides technical, actionable information that can be used to help clients consider fast-evolving plans and implement them. This certification course will be offered in classroom and online formats.

HIPAA Privacy and Security Training

The HIPAA Privacy and Security Training 2.0 Certification Course is comprised of three hours of online instruction, which will thoroughly explain the HIPAA laws in a multi-media format. It will take you on a video tour of a typical agency and discuss the requirements as they apply to each position in an agency.



Patient Protection and Affordable Care Act (PPACA)

The one that started it all! NAHU created a customized PPACA Certification Course to assist benefit specialists with understanding the Affordable Care Act and its challenges for employers and individuals. The course is offered as online or combined live classroom instruction with online components, and includes online library study resources, access to updated information, final exam retakes, and continuing education credits.

Self-Funded

Developed by agents who specialize in self-funded arrangements, the three-hour course instruction will ensure that students understand the key technical components of self-funding and are better prepared to counsel their clients on the various benefits such as significant reduction in premium tax, lowering cost of administration, claims/administration and customer service for employees. This course is offered in classroom and online formats.



Voluntary Worksite

NAHU's three-hour Voluntary/Worksite Certification Course will ensure a strong technical knowledge of the rules and regulations pertaining to various types of voluntary/worksite products and proven methods for communicating those options to employers and employees in a compelling way. This course is offered in classroom and online formats.

Wellness

The Wellness Certification Course is a two-hour course designed to help clients to educate employers about the worksite wellness programs, specifically on design and compliance concerns. NAHU provides top-notch instructors who are leading experts in the industry. This course is offered in classroom and online formats.

