



SWIAHU News

July 2017
Volume 2 Issue 4



Southwest Indiana Association of Health Underwriters
www.swiahu.org



August 8, 2017

**Southern Indiana Career
and Technical Center**
1901 Lynch Rd, Evansville, IN

Registration begins: 11:15

Meeting/1Hr CE:
11:45 - 12:45

Lunch catered by Qdoba
RSVP: by August 1
jdear@shepherdins.com



H.S.A. Employer & Employee Responsibilities

This course is designed to educate health insurance agents on Health Savings Account (HSA) compliance, origin of the compliance requirements, and the parties responsible for specific legal aspects of administering a group HSA program. Improved knowledge of these aspects of HSAs will allow insurance brokers to be better prepared when addressing questions and concerns of their HDHP employer clients.

Ruste Pontenberg is the Vice President and Sales Manager for The HSA Authority located in Fort Wayne, Indiana; He has 28 years of consumer and small business banking experience. Ruste is a graduate of Ball State University and Pacific Coast Banking School. He also holds Life, Health, Property, and Casualty licenses in the State of Indiana. As a license insurance agent he understands the challenges faced by today's transitional healthcare environment.

THANK YOU TO OUR SPONSOR CHANDRA COFFEE

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.



INSIDE THIS ISSUE

- 1** July Meeting
- 2** HUPAC Roundup
- 3** Section 1332 State Innovation Waivers
- 4** Calendar of Events

Attachments

Nahu certifications - ISAHU/HUPAC
Are you IN? – Golf Flyer
State Convention

HUPAC CONTRIBUTORS

CHRIS BARTHEL
JANE BAXTER
NATALIE BUNNELL
CAROLYN BECK
KEVIN BREWER
TONY FLITNER
TOM GANT
ROGER GARRETT
JANE HAAG
JILL ROSS DEAR
KEN STEVENS
STEVEN THEISING

WHY ISN'T YOUR NAME HERE??

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.

HUPAC Roundup

Yet another election is just around the corner to fill a Senate seat left by a Trump Administration nominee. Republican candidates are vying for the opportunity to run for the Alabama seat to replace now Attorney General Jeff Sessions.

Sitting in the seat currently is former Alabama Attorney General Luther Strange, who was appointed to the seat by the Alabama governor after Jeff Sessions' confirmation. There are 10 Republican candidates running in the August 15th primary. If the primary does not yield a 50% majority vote to one candidate, a run off of the top two candidates will be held in September. The general election for the Senate seat is scheduled for December.

In some states President Trump remains unpopular, but in Alabama his popularity reigns supreme. As a result, two of the top three GOP candidates are attempting to show off their love for the president, to charm voters in a state Trump won by 30 points.

The Senate Leadership Fund and Senate Majority Leader Mitch McConnell are throwing their hats in the ring for incumbent Luther Strange. Outside sources are continuing to attack his biggest challenger, Alabama Representative Mo Brooks. Commercials have been released accusing Brooks of siding with Democrats Elizabeth Warren and Nancy Pelosi against Trump, and originally supporting Ted Cruz over Trump early in the election cycle.

The third major candidate in the Republican primary is former Alabama Supreme Court Justice Roy S. Moore. Moore has not joined the two-man party on the Trump-love-boat just yet, as he is polling just fine without it. The three men are all polling within a few percent of one another, which could mean a tight primary race come August 15th.

In other news, Bernie Sanders seemingly has a 2018 primary challenger that claims he is "far more liberal." His Democratic challenger for the 2018 primary will be Jon Svitavsky, a political outsider who has spent much of his professional career in Vermont building homeless shelters and raising money for the homeless. Svitavsky has claimed that Sanders is not a real Democrat and only used the Democratic Party in 2016 to seek the nomination and damage Hillary Clinton so that she would lose the general election, only to become an independent once again. He also says that the FBI investigation into Bernie Sanders and his wife has left him vulnerable.

Most other things would suggest otherwise, as Bernie has the highest approval rating of any senator in the country, with 75% of Vermont registered voters approving of Bernie's job thus far. This poll was done, however, before the investigation into his wife began in June.

Regardless of outcome, Alabama looks to have another Republican senator in December and Vermont will likely have a Democrat, but the upcoming elections have the makings to be quite the source of entertainment.

SWIAHU is thrilled to announce our own **Carolyn Beck** was presented the Distinguished Service Award at the 87th NAHU Annual Convention in Orlando, FL.

The Distinguished Service award honors NAHU members who have made significant contributions to the volunteer service at the local, state and national level.

We are very proud of her accomplishment. Carolyn is very dedicated to everything she volunteers for and is certainly worthy of this recognition.

Pictured from L to R: Roger Skinner, NAHU Award Committee member, Carolyn Beck, ISAHU and SWIAHU Awards Chair and Nicole Fairbairn, ISAHU Communications Chair



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.

Sen. Todd Young can be reached at (202) 225-5315.

Section 1332 State Innovation Waivers: Current Status and Potential Changes by KFF.org

Section 1332 of the Affordable Care Act (ACA) authorizes states to waive key requirements under the law in order to experiment with different health coverage models. As Republicans in Congress debate [repeal and replacement of the ACA](#), renewed attention is being paid to these waivers as a mechanism for giving states flexibility to restructure their health care markets. The waiver authority is generally broad, though certain process and outcome standards must be satisfied. State interest in 1332 waivers to date has been limited; however, changes to the statutory waiver requirements included in the Senate Better Care Reconciliation Act of 2017 (BCRA) or other signals from the Trump administration could spark increased state action. This brief describes current 1332 waiver activity and raises questions regarding the future of these waivers, particularly in the context of proposed changes under discussion.

What Does Section 1332 Allow?

Beginning in 2017, states can request 5-year waivers of certain ACA provisions through Section 1332. States may seek waivers of requirements related to the essential health benefits (EHBs) and metal tiers of coverage (bronze, silver, gold, and platinum) along with the associated limits on cost sharing for covered benefits. They may alter the premium tax credits and cost-sharing reductions, including requesting an aggregate payment of what residents would otherwise have received in premium tax credits and cost-sharing reductions. States may also modify or replace the marketplaces and change or eliminate the individual and/or employer mandates (See Appendix A for more detail on these provisions).

The ACA includes guardrails limiting how 1332 waivers can be used by states. The current statutory language requires that state waiver applications must demonstrate that the innovation plan will:

- Provide coverage that is at least as comprehensive in covered benefits;
- Provide coverage that is at least as affordable (taking into account premiums and excessive cost sharing);
- Provide coverage to at least a comparable number of state residents; and
- Not increase the federal deficit.

Additionally, while states can submit ACA innovation waivers in conjunction with [Medicaid waivers](#) (under Sec. 1115 of the Social Security Act), innovation waivers cannot be used to change Medicaid program requirements.

In 2012, the Department of Health and Human Services (HHS) issued [final regulations](#) outlining the procedures for state innovation waiver applications. In 2015, HHS and the Treasury Department issued [guidance](#) on how they would interpret the law's requirements for waivers to provide for comparable coverage, comprehensiveness, affordability, and budget neutrality. Unlike regulations and statutes, guidance is not legally-binding, and therefore, can be more easily changed by subsequent administrations.¹ On his first day in office, President Trump issued an [executive order](#) suggesting that states would be given increased flexibility with regard to ACA implementation.

The 2015 guidance offered a fairly strict interpretation of the statutory guardrails for 1332 waivers. It emphasized the need to protect access to care and affordability for vulnerable populations, including the poor, the elderly, and those with high health needs and risks, noting that impacts on these populations would be considered in assessing whether any waiver met the statutory guidelines. The guidance also specified that coverage and affordability would be measured annually as well as over the life of the waiver and that comprehensiveness of coverage would evaluate coverage under all ten essential health benefit (EHB) categories and under any one EHB category. In calculating deficit neutrality, states cannot use savings from a separate 1115 waiver to offset spending under a 1332 waiver, and any changes in the cost of Medicaid that might result from a waiver would also be measured. Finally, with respect to waiver administration, the guidance noted that to the extent waiver programs envision new methods for determining eligibility for or delivering subsidies, states would need to build their own systems and could not rely on IRS or HHS to customize operations of healthcare.gov or the federal tax system to accommodate individual state programs.

To see the article in its entirety please go to: <http://www.kff.org/health-reform/issue-brief/section-1332-state-innovation-waivers-current-status-and-potential-changes/>



2017 ISAHU Convention and Leadership Training

Monday, July 31, 2017
Drury Plaza Hotel Indianapolis Carmel

Confirmed Speakers:
Janet Trautwein - NAHU Executive VP & CEO
Mike Embry - NAHU President 2017-2018
Additional Speakers - TBA

4½ Hours CE, Buffet Lunch, Leadership Training and
MORE 3

Calendar of Events

By: Brenda Rehl, Program/Education Chair

August 8 - Ruste Pontenberg - H.S.A. Update

Southern IN Career & Technical Center

Sponsored by Chandra Coffee, HCC

September 14 - Golf Outing

Eagle Valley Golf Course - SEE ATTACHED FLYER

October 12 - Janet Trautwein Webinar & Mike Embry

St. Vincent Annex

Sponsored by St. Vincent

December 13 - Holiday Party

Ri Ra's - 4:30 - 7:30

Welcome New Member
Shon Nelson



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

Chapter Updates

Thank you to everyone who took the time to complete the ballots. We are very happy to announce we have 2 new board members. Elizabeth Trent has re-joined the board. She will hold the Membership Retention and Public Service Chair positions. Kenneth Stevens has agreed to join the board as an At Large member.

We are pleased to have new members who have a fresh perspective on our role as agents and advisors to our clients and the public.

ARE YOU IN? - Jane Haag

Would you like to give a testimonial regarding why you are a member of NAHU? NAHU is asking chapters to have their membership send them testimonials. I am attaching a testimonial form that you can complete and return to jhaag@evansville.net. I will forward these to NAHU for you.

2017-2018 Board

President - Tom Gant

812.474.2141 x3206

tgant@schultheis.net

President Elect - Tina Hazelip

812.450.2138

Tina.hazelip@deaconess.com

Secretary - Jane Baxter

812.490.7262

jbaxter@tbsllc.net

Treasurer/Golf Chair - Chris Barthel

812.386.7727

chris@thebarthelagency.com

Legislative - Kevin Brewer

812.469.7571

Kevin.brewer@anthem.com

Membership - Jane Haag

812.477.7100 x203

jhaag@evansville.net

Mbr Retention - Elizabeth Trent

812.430.0135

elizabeth.trent@sbcglobal.com

Programs/Education - Brenda Rehl

812.422.4000

brenda.rehl@nfp.com

HUPAC Chair - Roger Garrett

812.477.7100 x219

R_garrett@insbusplan.com

Communications - Jill Ross Dear

812.473.5100

jdear@shepherdins.com

Awards Chair - Carolyn Beck

812.759.7413

Carolyn.beck@siho.org

Media Chair - Natalie Bunnell

812.468.0374

Natalie.bunnell@oldnational.com

Association financials available upon request; please contact our Treasurer, Chris Barthel

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.





INDIANA STATE ASSOCIATION
OF HEALTH UNDERWRITERS
POLITICAL ACTION COMMITTEE

ISAHU-PAC

I want to support the legislative activities of the Indiana State Association of Health Underwriters!

My personal contribution to ISAHU-PAC is enclosed:

- ☐ Washington Club - A Dollar a Day (\$365 annual) ☐ Jackson Club - \$20 a Month (\$240 annual)
☐ Hamilton Club - \$10 a Month (\$120 annual) ☐ Lincoln Club - \$5 a Month (\$60 annual)
☐ Contributor - \$50* ☐ Other \$ _____

***minimum amount to be recognized as a 'contributor' at ISAHU-PAC events**

Our corporate contribution to ISAHU--PAC is enclosed:

- ☐ Platinum - \$5000 ☐ Gold - \$2500 ☐ Silver - \$1000 ☐ Patron - \$500 ☐ Other \$ _____

Contact Name _____

ISAHU-PAC payments may now be made as a one-time payment or a monthly draft. You may pay by credit/debit cards or by Automatic Bank Draft on your checking account.

___ One-time payment (Please include your check with this form)

___ Monthly Draft (Please provide a voided check with this form)

Amount of monthly payment \$ _____

Credit/Debit Card Monthly Draft: Circle One: Visa MasterCard Discover American Express

Card Number: _____ Expiration Date: _____

I authorize ISAHU-PAC to initiate charges to my personal bank account or credit card as show above.

SIGNED _____

DATE _____

*** HOME ADDRESS -- needed for legislative districting ***

Name _____ Address _____

City/State/Zip _____ Business Phone _____

E-Mail _____ Local Chapter _____

Personal relationship w/legislator? _____

**Please forward check, made out to ISAHU--PAC,
with this completed contribution form to:**

**ISAHU-PAC Administrator
PO Box 3492
Carmel, IN 46082**

Please Note: Contributions to ISAHU-PAC are strictly voluntary and not a prerequisite for membership in your Health Underwriters Association. Contributions are not deductible as charitable contributions for state or federal income tax purposes.



Health Underwriters

POLITICAL ACTION COMMITTEE

"The purpose of 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"

Contribute securely at
www.hupac.org

Step 1: Tell Us About Yourself (All information must be completed in full by the contributor)

Name: _____ Occupation: _____
Address: _____ Employer: _____
Phone: _____

Step 2: Select Your Contribution (Please select a contribution level, frequency, and fund)

☐ Change Contribution to Amount Checked Below ☐ New Contributor ☐ Past Contributor

<u>Contribution Levels</u>	<u>(annual)</u>	<u>(monthly)</u>	<u>Contribution Frequency</u>
<input type="checkbox"/> Supporter	\$ 150.00	\$ 12.00	<input type="checkbox"/> One-Time Contribution
<input type="checkbox"/> "365 Club"	\$ 365.00	\$ 30.00	<input type="checkbox"/> Charge my account annually for this amount
<input type="checkbox"/> Congressional	\$ 500.00	\$ 42.00	<input type="checkbox"/> Monthly Contribution (recurring)
<input type="checkbox"/> Senatorial	\$ 750.00	\$ 63.00	credit card or bank account will be charged monthly
 <u>Capitol Club Levels</u>			<input type="checkbox"/> Candidate Fund* <input type="checkbox"/> Administrative Fund**
<input type="checkbox"/> Gold	\$1,000.00	\$ 85.00	*Candidate Fund can ONLY accept personal contributions
<input type="checkbox"/> Diamond	\$2,000.00	\$ 170.00	**Administrative fund can accept corporate contributions
<input type="checkbox"/> Double Diamond	\$3,000.00	\$ 250.00	
<input type="checkbox"/> Triple Diamond	\$5,000.00	\$ 415.00	
 <input type="checkbox"/> Amount not listed \$ _____			What NAHU Member Referred You?
			Member Name & Chapter: _____

Step 3: Provide Your Method of Payment (payment must be from a personal credit card or bank account if contributing to candidate fund)

Credit or Debit Card ☐ AmEx ☐ Discover ☐ Master ☐ Visa

Card Number: _____ Expiration Date (mm/yy): _____

Billing Address: _____ City/State/Zip: _____

Checking Account

Bank Routing Number: _____ Account Number: _____

Signature

I authorize HUPAC to initiate charges to my personal bank account or credit card as shown above:

Signature: _____ Date: _____

Step 4: Submit This Form

Mail: HUPAC • 1212 New York Ave • Ste 1100 Washington, DC 20005 **Fax:** 202-747-6820 **Email:** hupac@nahu.org

A contribution to a Political Action Committee is not tax deductible. Only NAHU members, their immediate families and NAHU staff may contribute. Any guidelines mentioned for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Health Underwriters (NAHU) will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute. Federal law requires PACs to report the name, mailing address, occupation and employer for individuals whose donations exceed \$200 in a calendar year. Federal law prohibits corporate or business donations to a federal PAC. Please make certain that your check or credit card is your personal account.



Are you "IN" ?



NAHU wants all members to get the most positive value from their membership. We would like to hear from you on your experience and why you are a member of NAHU as well as what benefits you receive from your membership. We are gathering testimonies from NAHU members for the purpose of posting them on our NAHU website, newsletters, magazines and also to send to the local chapters for their use as well.

Be proud of your membership and let others know the benefits you receive. Please take a few minutes to give us your short testimony. At the bottom of this form are a few examples of testimonies we have received so far.

You may return this form to the NAHU Capital Conference registration desk, or your Regional Membership Chair or direct email to: testimonials@nahu.org

NAME: _____ Chapter: _____

*I'm In because NAHU helps me keep up to date on ACA products and legislation and arms me with the information to be a better agent.... **Carol Conway, Columbus OH***

*I'm In because Being part of NAHU helps me to keep up with industry, network with other brokers and continuing my education.....**David Randolph, Northeast OH***

*I'm In because My NAHU membership has helped me to stay informed on the latest issues and updates with our industry. Additionally I am kept abreast of the latest trends and products available from carriers across the country, not to mention the lifetime friendships I have made over the past 25 years..... **Paige Phillips, Birmingham, AL***

*I'm In because Being a member is like being a part of a family.. love my NAHU Peeps !!... **Jeanne Embry, Metro Detroit, MI***

*I'm In because The greatest value of NAHU can't truly be captured in words; but, the closest I can come to doing so is to describe it as the fuel to the fire in my belly. What I've learned through my membership in NAHU isn't simply about the technical and legislative side of the business; my membership in NAHU has helped show me opportunity in the face of challenge, how to be a leader, how to be a professional, and how to take control of my professional future. NAHU is that place where professionals come together to debate, challenge, grow, learn and celebrate. NAHU is the source of confidence that someone has my back; NAHU is the opportunity to help cover the backs of others.....**Kevin Trokey, St Louis, MO***



SWIAHU

Southwestern Indiana Association of Health Underwriters

Annual Golf Scramble

Thursday September 14, 2017

Eagle Valley Golf Course

10350 Petersburg Road

4-person best ball scramble

Tee Time at 11:30

Dinner to follow



Please register me for the following:

Gold Sponsor **\$1,000**

-Premium Sponsor Recognition

-Hole Sponsor

-Closest to Pin sponsor, LD or LP sponsor

-4 golfers

-Team Package

Silver Sponsor **\$750**

-Sponsor Recognition

-Hole Sponsor

-Closest to Pin, LD or LP sponsor

-4 golfers

-4 Mulligans

Bronze Sponsor **\$400**

-4 golfers

-Hole Sponsor

Dinner **\$500**

Beverage Cart **\$500**

Cart Sponsors **\$500**

Closest to the Pin, Long Drive or Putt **\$250**

Hole Sponsor (golfer not included): **\$100**

Individual Golfers **\$75/ea**

Dinner Only **\$15**

Extras.....

Mulligan **\$5**

Skirt (men get 1shot from women's tee) **\$10**

Player Package (1 skirt, 3 mulligans) **\$20**

Sponsor Name

()

Phone

Golfer #1

Golfer #2

Golfer #3

Golfer #4

Please Mail Check & Form to:

SWIAHU

c/o Chris Barthel

118 S Main Street

Princeton, IN 47670

Any questions, please call...

Chris Barthel
(812) 386-7727

or

Tom Gant
(812) 479-8651

Why YOU should attend ISAHU State Convention!



Register Today—www.isahu.org/events/isahu-state-convention-leadership-training

JULY 31, 2017—Drury Plaza Hotel, Indianapolis, IN 7:45am-4:45pm