

The banner features a collage of Michigan landmarks: a lighthouse on the left, the Michigan State Capitol building in the center, a city skyline with a bridge on the right, and a suspension bridge on the far right. The text "MAHU e-news" is overlaid in a large, blue, serif font.

# MAHU e-news

February , 2011

## A SPECIAL NOTE FROM A CONCERNED MAHU MEMBER

To My Fellow Michigan Association Members:

We are all aware of the concerns associated with our businesses. Many of us have spent a good part of our lives building successful insurance agencies that are now in jeopardy of distinction. At the least, we will have to re-create ourselves as we face the new world of employer sponsored health care. To sit back and assume the changes that will be made to the legislation will protect the agent is foolish. This legislation is larger than Medicare and the agent's role is not paramount in the legislator's mind. Their main concern is how to fund the legislation.

I do believe that the health insurance agent will have a role in the servicing and sales of health care. What that role will be is not yet determined and how we will be compensated will likely be greatly reduced. We already know as carriers try to obtain the required Medical Loss Ratios, one area that will be cut will be agent commission. This will continue and for any of us to think differently is unrealistic.

We can all debate that the Health Care Exchanges will not deliver insurance at a lower cost that is currently available via a group insurance arrangement. Some health insurance reform brought about by PPACA will be beneficial. But as an operating model, mandated benefits with minimum penalties and no pre-existing exclusions for those who buy when they become ill, limited cost controls and insufficient expansion of the supply of providers, will lead it to be unsuccessful. But once in place, it will be difficult to remove. One of my colleagues in CEBS compared it to "Fannie Mae providing home ownership to anyone with a pulse". There will be significant unfunded liabilities that the states will not be able to absorb.

But at this point, the state has money to move forward with the exchanges. In return, they will have help with the funding of Medicaid. No state is turning down the money. The exchanges are being built.

What our legislators need to know is we understand the business of health care. We understand the employers and the employees and we offer a great value. We need to be part of the process and the solutions.

I commend the Michigan Association of Health Underwriters and my local, WMAHU for all they are doing. **They are taking time from their own businesses to help save our businesses. They deserve our support and our money! The time they spend away from their clients is money lost to them.**

I am asking you as a fellow underwriter to open up your wallets and donate to MAHU now. I have recently pledged \$5,000 to help the legislative fight that MAHU is undertaking and I have recently placed my seven employees on a list bill membership with NAHU. I urge you to match the \$5,000 I have donated to help send the message. Enroll all your employees into a list bill- they need to be involved. We need your donations for our professional lobbyist and to communicate with the legislators.

I am in the later part of my career, but I want the young people in the industry to thrive. My employees understand it is their job that is on the line. I know I am committed to doing all that is possible and hope you will join with me and make a donation to MAHU and enroll each of your employees in the association.

There is no guarantee, but together we might be able to make a difference.

Sincerely,

Jamie R. Mills, CEBS  
President, Mills Benefit Group, LLC

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**MAHU sponsorships are still available**

**[Click here to be directed to information on how your company can support MAHU.](#)**

## President's Update—Tiffany Otis-Albert

I'm pleased to report that the Michigan Association of Health Underwriters (MAHU) has been extremely busy for the past two months! In case you missed the flurry of communication last month, highlights of our latest activities include:

- \* In December, we issued a **call to action seeking agent feedback on the MLR waiver request**. **The collective information was shared with Ken Ross, the Michigan Insurance Commissioner**. Ian McLauchlan, from the Office of the General Counsel, expressed sincere appreciation and gratitude for our organization's views and noted our timely and thorough response to Commissioner Ross's request for information from an industry perspective. Commissioner Ross was specifically disturbed about the drastic changes in commission structures for Individual business. Thanks to all of you that lent your voice to our collective cause!
- \* We are also keenly aware that the Office of Financial and Insurance Regulation (**OFIR**) is **restructuring as a result of our new governor, so Gary Reed of CKR is closely monitoring the situation and has scheduled meetings with House and Senate Chairs of Health Policy and Insurance**. He has also made contact with Scott Hummel, **Government Affairs Director for the Michigan Association of Insurance Agents**, and will work with that group on our efforts in Lansing. He is **speaking with the new governor's Chief of Staff to make him aware of our MLR concerns** as well.
- \* MAHU recently secured a **sizeable contribution** from Jamie Mills, a West Michigan agent member, in addition to a **number of other donations** from managing agents to support our legislative efforts. **We are using a portion of this money to fund a Day on the Hill/Legislative Day on May 25**. The day runs from 9 a.m. until 3:30 p.m. and will include a "Visiting Your Legislator 101" session in the morning, legislative visits, a luncheon and an afternoon debriefing session.
- \* We are **reaching out to chambers and associations across the state for support**. In addition, as our NAHU exchange liaison, Dominic Siciliano maintains a blog and is facilitating **statewide exchange forums**. Our first meeting was on November 30 and every legislative chairperson from every local was present. The group drafted a working **document on "Why Agents are Important"** that specifically highlights knowledge, consumer protection and small business. We will continue this very important work over the coming months.
- \* MDAHU member, Elaine Coffman, has launched a **new website on HC Reform** – [www.eccwebsite.org](http://www.eccwebsite.org). I encourage each of you to check it out!
- \* We have **21 members registered to attend Capitol Conference, including 4 that are first-time attendees**.
- \* Our **financial situation is becoming more stable** as our membership grows. In order to establish greater recurring income and resume our standard lobbyist payments, we are **seeking alternative (non-dues) revenue streams**. Region 3 RVP, **Mike Embry**, participated in our January state board meeting and **shared an excellent fundraising opportunity** that we've elected to pursue in an effort to generate non-dues revenue. **We are applying for a license to participate in local "No Limit Charity Poker Events,"** as MAHU is eligible under the non-profit status to hold a millionaire's license through the State of Michigan. With this license, MAHU is eligible to partake in four four-day millionaire events that are happening across the state. We will keep you posted on our progress in this area.
- \* **Jeanne Filchock recently agreed to assume the duties of state membership chair, in addition to being our current retention chair**. We are particularly excited about this transition as Jeanne has led her local, MDAHU, to being 3<sup>rd</sup> in the country in new members and 33<sup>rd</sup> in retention. As a state, we've gained 80 new members since July.
- \* Last, but certainly not least, we submitted the **RVP nomination for Mike Embry!**

While this is not a comprehensive account of all that is happening at the state board level, we want our members to know that we are working hard on your behalf to ensure that agents remain a viable part of the industry and that our voice is at the table as decisions are made in Lansing. Please help us to help you. If you happen to be reading this and are not a member of the Association, there's no better time than now to join the fight. If you are a member, please continue to lend your support. Every voice counts and we appreciate all of your contributions to date.



# MAHU e-news

## **NMAHU UPDATE—Nicole Rodriguez**

It is hard to believe that we are already into February! I hope everyone had a wonderful holiday, and this message finds all of you well and off to a great start to having a very productive year. I would like to extend a big thank you to each of you who stopped by the annual NMAHU holiday party. It is always great to see everyone!

The board has been pretty busy over the last several weeks. We are preparing and planning for our 12<sup>th</sup> Annual NMAHU Golf Outing, so please look forward to receiving the invitation for this year's event. We are proud to announce that we have selected the Traverse Health Clinic again this year as our selected charity, and are really excited to work with Sherri and her staff to make sure that this year's outing is a lot of fun and a great success.

As I have mentioned in previous updates, we are still working to complete our annual sponsor recruitment, so if any of you work with industry vendors that you feel may be interested in becoming a NMAHU annual sponsor, please pass them along to myself, or one of our board members.

We are also planning for our spring membership meeting. Please also look for that announcement for this event as well. As always, we are looking for any suggestions from the membership on topics they are interested in hearing or learning more about from our industry partners. Please, if you have any ideas or recommendations, we sincerely welcome your input. You are welcome to contact myself, or any board member to share your thoughts or ideas.

Lastly, we continue to do all that we can to work diligently on the local level to make certain that we are sharing as much information with all of you on a timely and efficient manner. Thank you once again for your membership and for your support at such a critical time in our industry. It is sincerely appreciated.

## **MDAHU UPDATE—Dan Blakemore**

MDAHU is pleased to offer these upcoming events. Please feel free to check out our website for more information: [mdahu.org](http://mdahu.org).

February 24: You on "The Hill: Update on NAHU's Capitol Conference from MDAHU attendees "  
Michigan Exchange Work Group Report  
Review of NAHU website resources

March 16: Rewrite or Repeal? An update on the future of PPACA by Brooke Bell, NAHU State Liaison.

April 28: Physician Panel: Their view on health reform

May 5: MDAHU Annual Benefits Expo: Reinventing Your Role!

We are still seeking sponsors for our February and March meeting. Please contact Suzy Alberts or Valerie Cramer for monthly meeting sponsorship opportunities. Expo sponsorship packages are also available by contacting Erika Sklar, MDAHU Events Chairperson .

## WMAHU UPDATE—Dominic Siciliano

### Happy New Year!

We begin a new calendar year on good footing. As I said earlier, we gained fifty new members in 2010 and we look to continue that momentum in 2011. In addition to the cash donation I mentioned earlier, Jamie Mills also sponsored her entire staff on a list bill to become MAHU members. That is seven additional people to our rolls. The 50 new members represent the largest growth out of any local in the nation!

I can't impress upon you enough to continue to recruit new folks to join. Membership dues go straight to legislative activity both in Washington and Lansing!

Speaking of legislative activity, because of our strong sponsorship throughout 2010, we are able to send five members to CapCon this winter. Troy Duimstra, Legislative Chair, will lead up his team of Krista Davis, Treasurer; Denise Nordeloos (formally Hodges), Incoming President; Amy Kelly, Expo Chair; and Michael Hill, new recruit for the 2011/2012 Board. We are confident we are sending a solid group of people who represent us well with our Congress people.

We have great programming lined up right into June:

February 2<sup>nd</sup> 7:45 Breakfast at Fred Meijer Gardens  
Strategic Solutions from Health Care Reform to Build Your Business Part 1, **Colonial Life**

March 9<sup>th</sup> 7:45 Breakfast at Fred Meijer Gardens  
Strategic Solutions from Health Care Reform to Build Your Business Part 2, **Unum**

April 13<sup>th</sup> 7:45 Breakfast at Fred Meijer Gardens  
Dick Matthews: Virtual Business, Office and Administration  
**Sponsor to be Determined**

April 29<sup>th</sup> WMAHU Helping Hands Volunteer Day  
Cherry Street Clinic

### May 11<sup>th</sup> WMAHU Expo: Goie Center Downtown

Keynote Speaker: Don Garlitz, Utah AHU Member and Cofounder of the Utah Exchange  
**Sponsorship Package to Go Out Soon!**

### May 25<sup>th</sup> MAHU Storm the Hill Day in Lansing

### Your Feedback, Your Volunteerism, Your Support

We need you more than ever. If you want to join a committee or just talk about ideas, please give me a call (616.481.8675) or shoot me an email, [dsiciliano@e-agentalliance.com](mailto:dsiciliano@e-agentalliance.com).



## MAHU LEGISLATIVE UPDATE—Pat Pennefather, Legislative Chair

With the new administration in place, and the legislature change complete, the long limbo of issues proceeding is now over. Our President, Tiffany Otis-Albert has given an update on many legislative areas, so I'll provide updates over the past few days.

- ◆ **MLR** - In a recent update, Mr. McLauchlan, the Michigan Department of Community Health is closely following the application submitted by Maine for an “adjusted” MLR. He has identified questions posed by HHS to Maine that he feels data will be required from Michigan carriers.
- ◆ **The Michigan Health Insurance Exchange Planning** - The Michigan Department of Community Health (MDCH) has received federal funding for a planning process regarding the implementation of a health insurance exchange(s) for the state. A critical piece of this process will be the engagement of a diverse set of stakeholders to provide input and direction on various aspects of exchange planning. Five stakeholder work groups will meet a minimum of four times each between early February and early April to offer this input. Each work group's recommendations will be submitted to a steering committee, which will make final recommendations on the design of the exchange(s).

The five work groups are:

Governance  
Finance, Reporting, and Evaluation  
Technology  
Business Operations  
Regulatory and Policy Action

- ◆ MAHU has created an internal Exchange workgroup coordinated by Dominic Siciliano that will attend all sessions, and develop an action plan for utilizing the many MAHU members that have volunteered time toward promoting MAHU views in the creation of the Exchange.
- ◆ Several of our members will be in Lansing for a day of meetings on February 9<sup>th</sup> with the Senate Health Policy Chairman, Sen. Jim Marleau and Senate Insurance Committee Chairman, Sen. Joe Hune. House Insurance Chairman, Rep. Pete Lund and House Health Policy Committee Chairman, Gail Haines. Since we do not know what committee(s) the exchange legislation might end up – we have scheduled meetings with all four committees that typically deal with health care/insurance legislation.
- ◆ The Governor has announced a schedule of announcements for the administrations plans, with Healthcare scheduled for March.
- ◆ Legislation introduced in the new session can be viewed on the MAHU website, located at: <http://ckronline.com/MAHU/1000mahu.html>



Michigan Association  
of Health Underwriters

## MAHU Legislative Day

**Wednesday, May 25, 2011**

***SAVE THE DATE!***

### **Tentative Agenda**

- |         |   |
|---------|---|
| 9:00am  | 22nd floor Boji Tower <ul style="list-style-type: none"><li>• Update on the Michigan Exchanges</li><li>• “Meet your Legislator 101”</li></ul> |
| 10:00am | Appointments with legislators   |
| 11:30am | Meet at Capitol (Senate side) for MAHU Legislative Luncheon   |
| 1:30pm  | Appointments with legislators   |
| 3:00pm  | 22nd floor Boji Tower - Debriefing with group   |



# Why NAHU?

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.

## LEGISLATIVE ADVOCACY

NAHU's legislative efforts strive to educate officials on both the federal and state levels about the health care 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.

## DESIGNATIONS

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

## 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.

## CERTIFICATIONS

- Medicare Advantage & Part D Programs
- CDHC
- Wellness

## 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.

## MEETINGS

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

## 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 Health Care Reform Central, a members-only portal of information and resources on health care 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

- |                          |                    |               |
|--------------------------|--------------------|---------------|
| BASIC Guru               | ProspectZone       | Hertz         |
| BenefitsCONNECT          | Smart's Publishing | JoS. A. Bank  |
| myBrainshark             | 1-800-Flowers.com  | LetsTalk.com  |
| InfinityHR               | Allied Van Lines   | Macy's        |
| HSA Toolkit              | Apple/iTunes       | My LTC Office |
| InsuranceNewsNet         | Brooks Brothers    | OfficeMax     |
| LTC Connection           | CommPartners       | Orbitz        |
| Marsh Errors & Omissions | Dogtoys.com        | PetMeds       |
| National Underwriter     | Drugstore.com      | Sirius Radio  |
| Norvax                   | FedEx              | UPS           |



For more information or to join, go to [www.nahu.org](http://www.nahu.org)

# Protect your future

## Michigan Exchange Workgroup Sponsorship Opportunities

Your help is needed to protect our clients and their ability to use professional insurance agents!

One of the provisions of Health Care Reform that has the most potential impact on a client's ability to receive guidance and ongoing service from a professional insurance agent is the creation of "The Exchange". Each state has the ability to set up their own version of this method of purchasing insurance. Some states have introduced legislation requiring the use of an agent when purchasing insurance through the Exchange.

MAHU has developed a workgroup, which will be attending a series of five meetings during February, March and April. We are anticipating the need for many of our members (several of which have stepped forward already) to attend meetings with legislators in Lansing, as well as educational meetings to promote our position. MAHU does not hold meetings, golf outings, or Expos, and needs your contribution to mount this effort. Sponsorship donations can be sent to our Executive Director, Marcy Lay, at **MAHU—124 W. Allegan, Suite 1700, Lansing, MI 48933.**



### SOTU: Obama Defends Health Reform Law But Says It Can Be Improved

President Obama, in his State of the Union address on Tuesday, defended the health care reform law but said he would be willing to work with members of Congress to improve it. Obama said he would be “eager” to work with those interested in improving the law. NAHU issued a statement on the president’s State of the Union address, which can be [accessed here](#).

But the president added he was not willing to return to a time when health insurers could deny medical coverage based on a preexisting medical condition, when seniors paid more for their Medicare prescription drug coverage and employers faced skyrocketing health care costs.

“So let me be the first to say that anything can be improved,” Obama said. “If you have ideas about how to improve this law by making care better or more affordable, I am eager to work with you...So instead of re-fighting the battles of the last two years, let’s fix what needs fixing and move forward.”

Obama said he would support repealing the new IRS Form 1099 information reporting mandate for businesses in the reform law. The president also said he would be willing to entertain GOP ideas for reforming the medical malpractice system. Obama also proposed freezing annual domestic spending for the next five years, which would reduce federal spending by \$400 billion over the next 10 years.

The Republican response to the speech was offered by House Budget Committee Chairman Paul Ryan (WI), who said the health care law is raising health care costs and stifling job growth. Ryan said Republicans will work to replace the law “with fiscally responsible, patient-centered reforms that actually reduce costs and expand coverage.”

**DC Bound**

**Michigan’s 2011  
Capitol  
Conference  
Attendees**

**Thank you for  
representing our  
association!**

- |                       |                     |
|-----------------------|---------------------|
| Suzy Alberts          | Jeanne Filchock     |
| Tiffany Otis-Albert   | Paul Goldman        |
| Dan Blakemore         | Michael Hill        |
| Amanda M. Bobrovetski | Michelle Howard     |
| Kareim Cade           | Jason Jackovich     |
| Catherine Cooper      | Amy Kelly           |
| Valerie Cramer        | Jackie Letts        |
| Krista Davis          | Denise Noordeloos   |
| Troy Duimstra         | Patrick Pennefather |
| Michael Embry         | Steve Selinsky      |
| Susan Emery           | Erika Sklar         |

## **MAHU Achieves Silver Seal Certification**

Suzy Alberts, Awards Chair

Michigan Association of Health Underwriters (MAHU) is proud to announce that it has again qualified to receive NAHU Silver Seal of Certification.

“MAHU has been Silver Seal-certified since March 2008. Our executive board is very proud of this achievement as it exemplifies our commitment to excellence and further demonstrates our passion for the industry we serve,” stated Tiffany Otis-Albert, MAHU President.

NAHU's Chapter Certification Program is an ongoing program that recognizes excelling chapters all year long. Recognition is based on criteria satisfaction in various areas. To earn the Silver Seal of Certification, chapters must satisfy at least six of nine criteria. Once a chapter satisfies six of the nine criteria, it will automatically receive the Silver Seal of Certification.

“The Silver Seal of Certification is bestowed upon chapters that have demonstrated developmental excellence in their area, nationally and in the health care industry,” said NAHU CEO, Janet Trautwein. “The volunteers in the Michigan chapter have met our expectations and far exceeded them.”





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