



November 2010

MAHU President's Update

Tiffany Otis-Albert, President

As we enter the new 2010-2011 program year for Health Underwriters, we are faced with seemingly insurmountable challenges in our industry. With the passage of the Patient Protection and Affordable Care Act (PPACA) in March, and the relentless flurry of legislative and regulatory activity around near-term reform changes upon us now, it is no wonder that so many are concerned about the future. Now more than ever, we must unite in our fight to preserve the role of health insurance agents.

Fortunately, we have an outstanding board of dedicated industry professionals that are committed to lending their voices to our cause. Our current Executive Board consists of:

- Immediate Past President – Dave Cluley, Hurley Medical Center
- President – Tiffany Otis-Albert, Blue Cross Blue Shield of Michigan
- President-Elect – Cathy Cooper, Health Care Administrators, Inc.
- Treasurer – Brad Scoffin, Colonial Life & Accident
- Secretary – Amanda Bobrovetski, Action Benefits
- Executive Director – Marcy Lay, Cusmano Kandler and Reed

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Our program chairs are also doing a tremendous amount of work on your behalf:

- Legislative Chairperson – Pat Pennefather, Kapnick Insurance Group
- Membership Chairperson – Lesley Schafer, Allstate Workplace Division
- Retention Chairperson – Jeanne Filchok, Comprehensive Benefit Solutions
- Communications – Valerie Cramer, Cadillac Insurance Agency
- Awards Chairperson – Suzy Alberts, Comerica Insurance

Additionally, our local chapter leaders continue to raise the bar:

- Metro Detroit – Dan Blakemore, Health Insurance Marketplace
- Northern Michigan – Nicole Rodriguez, Priority Health
- Southwest – Jeff Thomas, Small Business Association of Michigan
- West – Dominic Siciliano, Agent Alliance

If you haven't already done so, please take time to thank our board and association leadership for the hard work, long hours and tireless effort they've given to our industry. We met over the summer to kick off the program year and revisit our strategic plan. Our primary focus this year will be recruitment and retention of members, demonstrating our value proposition and strengthening our legislative voice and communications.

Let us not forget the support we have at the highest levels of the Association from Steve Selinsky, our National President and Mike Embry, our Regional Vice President. As a result of this dynamic duo, Michigan is getting a lot of attention and has garnered additional support from executive leaders like Janet Trautwein, who will be making her *fourth* trip to Michigan this year for a special membership meeting in West Michigan on November 18.

Many of us are passionate about preserving the best aspects of our industry. I challenge you to join us in spreading the word about the critical nature of protecting the future of our industry and retaining access to an affordable private health care delivery system – one in which AGENTS continue to play a vital role in educating and advocating for consumers. If you don't make an investment in your future now, it may be too late later... **If you're involved, stay involved. If you're not, now is a great time to get started.**

LEGISLATIVE UPDATE

Michigan Election Update

Patrick Pennefather, Legislative Chair

Governor

(R) Rick Snyder-59%

(D) Virg Bernero-39%

This week, Governor-elect Rick Snyder named current Speaker, Andy Dillon (D-Redford), to the key post of State Treasurer starting in the new session. Additionally, former Senate Majority Leader and former Lt. Governor, Dick Posthumus, will return to the Capitol as Special Counsel for Legislative Affairs.

Secretary of State

(R) Ruth Johnson-51%

(D) Jocelyn Benson-45%

Attorney General

(R) Bill Schuette-53%

(D) David Leyton-43%

State House of Representatives - Changed to a Republican Majority

63-GOP

47-DEM

**9 Democratic incumbents lost*

**There will be 61 new House members*

The House Republican Caucus elected State Representative Jase Bolger (R-Marshall) to serve as Speaker of the House. Jase was recently re-elected to his second term in the Michigan House of Representatives. He will replace term-limited Speaker Andy Dillon (D-Redford). The House Republicans also selected State Representative John Walsh (R-Livonia) to serve as Speaker Pro Tempore and State Representative Jim Stamas (R-Midland) to service as Majority Floor Leader. The House Democratic Caucus elected State Representative Rick Hammel (D-Mount Morris Township) to serve as House Minority Leader. Rick was recently elected to his third and final term in the House. The House Democrats also selected State Representative Kate Segal (D-Battle Creek) to serve as Minority Floor Leader.

State Senate

26-GOP

12-DEM

This margin creates a supermajority which means the minority party will not be needed to give a bill immediate effect. It also means that the majority party can pass constitutional amendments without minority votes. As expected, the Senate Republican Caucus elected Senator Randy Richardville (R-Monroe) to serve as Senate Majority Leader. Randy has served three terms in the House of Representatives and was recently elected to his second term in the Senate. He will replace term-limited Senator Mike Bishop (R-Rochester). Incoming Senator-elect Arlan Meekhof (R-West Olive) was elected Majority Floor Leader and Senator-elect Tonya Schuitmaker (R-Lawton) was elected President Pro Tempore. All three positions are key spots that will oversee the Senate's legislation agenda, day to day operations and Senate session functions. Last week, the Senate Democratic Caucus named Senator Gretchen Whitmer (D-East Lansing) as Senate Minority Leader. In addition to the leadership elections, Senate Majority Leader-elect Randy Richardville appointed Senator Roger Kahn (R-Saginaw) as Senate Appropriations Chairman and Senator-elect Jack Brandenburg (R-Harrison Township) as Senate Finance Committee Chairman. Other committee chairs and members will be named in the coming weeks.

MDAHU UPDATE—Dan Blakemore

Metro Detroit chapter hosted a candidate forum on September 30. Three congressional candidates, Don Volaric, Dr. Rob Steele, and Rocky Raczkowski, spoke to the membership about their stances on a number of issues including health insurance reform. Jeanne Filchock and Jason Jackovich have done a great job with membership and retention. MDAHU has seen a net increase of 20 members since August. Our retention rate is one of the best in the country. Our membership is 270 people with a goal to increase to 300 by June 2011. Join us on November 18th for “Got Ethics?”. Go to mdahu.org for more information.

NMAHU UPDATE—Nicole Rodriguez

On Thursday, November 11, 2010, Gary Reed, MAHU State Lobbyist attended the NMAHU monthly meeting. Gary provided an overview on the General Election that was held last week. Discussion and questions on other MAHU issues were addressed. Look for information on the 2011 Golf Outing and meeting dates on our website at www.nmahu.org.

SMAHU UPDATE—Jeff Thomas

If not now, when?

This will be a rallying cry for your local and state association this year!

This is a critical time in our industry and all of us that make all or part of our living selling health insurance have an obligation to become active in the fight to assure that agents and broker are allowed to continue to serve their clients and compete fairly in the coming regulatory environment. The first step is to become a member of SMAHU, or renew your dues. The first battle is over, but the war is not lost. The Obama Administration and the Democrats in Congress, fueled by what they thought was a mandate in the 2008 elections, have passed a 2700 page bill into law that has the potential to radically change everything about our business. That is a fact that is indisputable. But, the work is not done. Now the regulators must go to work and create the regulations that will govern how this law is applied. They are expected to create 200 to 300,000 pages of regulations. Your dues in SMAHU go mainly to support NAHU and MAHU and their lobbying efforts on your behalf at the state and national level. Many of the regulations will be left to the states including the formation of the Exchanges that will be critical to the future of how our products are distributed. Having a lobbyist in Lansing could not be more important. On the national level, Janet Trautwein, NAHU’s Executive Vice President and CEO, recently participated in the National Association of Insurance Commissioners meeting regarding the Medical Loss Ratio requirements of PPACA. While not successful in having agent commissions removed from the MLR, she was successful in having the NAIC pass a resolution supporting the role of agents in the sale and servicing of health insurance products.

WMAHU UPDATE—Dominic Siciliano

November 18th, 4:00 PM Janet Trautwein Mixer: NAHU CEO, Janet Trautwein, will be in Michigan once again! Kelley Root, former WMAHU President, and Director of Sales for West Michigan Blues, along with the Grand Rapids Chamber, have invited Janet to be their keynote speaker in a forum on Friday the 19th. Both organizations were gracious enough to list WMAHU as a sponsor. We jumped at the opportunity for even more name recognition in the community and we thought it would be great to give our members the opportunity for one-on-one time with Janet. All members of MAHU are welcome to attend. Cost will be \$10 for members and \$30 for future members. Janet will begin speaking around 4:30 PM followed by questions or comments until 7:00 PM. This Happy Hour will also act as our annual WMAHU holiday happy hour. We will be collecting donations and more information will come on this courtesy of our Community Giving Chair, Doug Kuiper.

December 1st, 7:30 AM CKR, MAHU Lobbyist: This meeting with our MAHU lobbyist will give WMAHU members a chance to review how the results of the election might shape legislation both at the State and National levels.

As you can see, we were serious when we told you in August that we are committed to bringing you real value at the local level for your membership dollars. Kudos goes to Jessica Scudder and her team for organizing such a robust fall schedule of events.

In addition to our programming though, WMAHU has already achieved some great advances. We’ve added ten new members since July and six new members have joined a monthly donation to HUPAC. Expo planning is under way and we have some great ideas to make this a valuable day that you won’t want to miss. We have brought together a sponsorship package for WMAHU that the carriers can look to as they plan their budgets for the 2011 year. Deb Graves, our media chair, has been active in our involvement with the Grand Rapids Press. You may have seen our Board of Trustees mentioned in the Business Section, and we are excited to report that folks from the Press will be covering our events with Janet Trautwein. Carman Baines has carried forward our relationship with Alliance for Health and it looks like WMAHU will have further opportunity to be heard in this forum, a real voice in the West Michigan Community.

I am proud and encouraged by the energy and passion of this Board. We all feel a strong call to action to show value to you, the member, and to finally get that future member to pick up the pen and sign on the dotted line. We hope it inspires you to think about joining WMAHU or joining HUPAC because we need you. We need you more than ever.



Michigan Exchange

From NAHU Exchange Liaison: **Dominic Siciliano**

Welcome!

For those of you I haven't met, I want to take a minute to introduce myself. My name is Dominic Siciliano. I am the West Michigan chapter BOT President and I am a hybrid agent/carrier rep. I work for the family-owned Agent Alliance Corporation, a Managing Agent for Blue Cross Blue Shield of Michigan and a General Agent for Companion Life. I entered the health insurance business in 2005, when I joined Priority Health to work in their Medicare Advantage Sales Unit.

I have been active with committees and the Board in West Michigan since joining Agent Alliance. I've found that with each new responsibility or role I take, my appreciation and the fulfillment I find in my every day job grows as well. I've had such a positive experience working as the local President and getting to know the MAHU State Board that when this Exchange position opened up, I felt a tug that it was a role I should take. As I've gotten into it, as I've spoken to NAHU, as well as had my first meeting, I am finding this will be a huge undertaking not only for the State, but for MAHU. Below, I will recap what the State has done thus far and what their plans are going forward for our exchange in Michigan. In addition, I will weave together what MAHU has done and what our plans are to affect the exchanges so our members have a role to play within them.

Michigan Exchanges Background:

Our first meeting surrounding the exchanges took place on Tuesday October 5th when Mike Embry, along with Gary Reed of Cusmano, Kandler and Reed (our State Lobbyist) met with Ken Ross and Joan Moiles of OFIR. Ken, of course, is our State Commissioner and Joan is our Deputy Director of OFIR. Prior to this meeting, we were in the dark about the plans for the exchanges. It was at this meeting that we learned the timeline is very aggressive, that the man in charge to get the exchanges 'off the ground' is Chris Priest of the Michigan Department of Community Health. The MDCH will work in conjunction with Joan of OFIR and the Office of Consumer Information and Insurance Oversight (OCIO).

The next step, as we saw it, was to meet with Chris Priest of the Michigan Department of Community Health. Gary Reed, Bill Kandler and I met him on Thursday October 28th. This was a good meeting. Chris was open and candid with us. Here are the most important impressions from both of these meetings:

1. The State of Michigan must act quickly. This is a very aggressive timeline. If they can't get an exchange created by the beginning of 2013, the Feds will come in and run it for us. This is bad because they will use their own carriers and run Medicaid themselves. Medicaid makes up 1/3 of the State's income.
2. It will not be up to Chris Priest as some sort of czar, to develop the model that Michigan will follow. Michigan has hired an outside neutral source to oversee workgroups to take votes and opinions on how the exchange should look. In other words, this will be a 'ground up' approach and the people of Michigan will tell the State how their exchange will look.

Chris Priest has no idea why insurance agents need to be included in the Exchange. Per Chris, the Federal Law that mandates the Exchanges, mandates that the website help folks determine what their level of benefit and subsidy be, as well as help them enroll. They must have a customer service line and a toll-free number. He essentially said the Exchange will look like "Orbitz."

MAKE NO MISTAKE—WE HAVE OUR WORK CUT OUT FOR US!

Some Essential Dates of the Exchange Timeline:

November 1, 2010—The State deadline to collect all the bids for the neutral consultant who will coordinate the development of the exchange as well as the education surrounding the exchange. *Note: The State was awarded 1 million dollars from the Federal Government just to get the exchange off the ground.* To date, we are not aware of who was awarded this exchange but we expect to know by the beginning of December.

December 13, 2010 through April 30, 2011—Workgroups meet to discuss exchange topics. MAHU will submit its formal request to OFIR to be part of these workgroups this week.

April 30, 2011—Decision made regarding operation of state-run, private nonprofit, or Federal Exchange

September 30, 2011—DCH submits final plan to Office of Consumer Information and Insurance Oversight

The Months Following September 2011—the Governor's office will review the plan. If approved, it will be sent to the House and Senate for a vote. **It must be passed legislatively for the State of Michigan to have an Exchange.**

" You only have what you give. It's by spending yourself that you become rich. "

Isabel Allende (1942 -)
Chilean-American novelist



Michigan Exchange continued.....

Some Essential Considerations for MAHU Membership:

Just because Chris Priest doesn't believe agents will be necessary does not mean we won't be part of the exchange. These workgroups will meet over the next six months and the dialogue will be open. This will be our opportunity to explain to folks what value we bring to the distribution of insurance products.

The high risk pools in every state have only 8,011 people to date, despite Washington predictions that hundreds of thousands of people would join. Certainly one obstacle is cost and the other is access. Health insurance agents have not been involved in the distribution of that product.

Utah, Massachusetts and California all are models for the Exchanges. Utah is by far the best model to date, but good can be taken from all three.

This Exchange is not only about individual insurance, but small group business as well. Small group is defined by PPACA as under 100 lives, but the state can determine if it will be under 50.

Even after all this deliberation by the State of Michigan, the State Legislature could go in a completely different direction. It could decide that the State should just let the Federal Government run it.

The recent election in the House of Representatives, though encouraging for the dialogue surrounding Health Care Reform, does not signal any indication that we can lessen our efforts. Again, these Exchanges need to be built by 2013. It is in the Federal Law. By all polling, the American people like the idea of the Exchanges. The only thing that would slow this process down or render the Exchanges useless, is the defunding of the expansion of Medicaid or the federal subsidies available to purchase individual insurance.

Our Plan of Action:

Our next step is for the legislative chairs from every local to meet in the next week. We are going to organize our talking points as well as lay down our game plans for the working groups. We have been approached by other organizations, NAIFA and the MBPA, to form a coalition on this matter. We are going to create MAHU's goals for the Exchanges, so we can have frank and open discussions with these possible partners to see if a coalition makes sense. We had a chance to talk with Scott Lyon from SBAM, who gave us some great insight on this topic. It could be that MAHU would join a large coalition of the associations and chambers and other agent groups in Michigan to create a strong and meaningful voice in this dialogue. But, make no mistake, MAHU is not going to take a back seat in this conversation. We are going to utilize our resources in CKR and our volunteers and we are going to be at the table telling our story. It is not only about our livelihoods, it is about the right of Michigan consumers to select an licensed, regulated, insurance professional to be their guide and advocate in the insurance purchasing and *servicing* process.

What You Can Do:

Volunteer. If you are interested in joining this fight, let me know. Here's what I know we're going to need people to do:

- ◆ Commit to going to Lansing several times over the span of six months to volunteer for a work group. This will be a huge commitment. When we appoint a person to a group, he/she must be ready to be there consistently. We can't have several different faces several different times. We will lose credibility.
- ◆ Help us raise money. It is going to cost money to send people to Lansing many times during this process. Gas, food and lodging (if necessary) will require funds. Remember that *war chest* we on the Boards are always talking about? It's time to crack them open. Run fund raisers in your locals, get the word out locally.
- ◆ Recruit new members. New members bring in new funding at the state and national level. They make our voice bigger and stronger. If ever was a time to join this association, I am screaming it—**THE TIME IS NOW**. We are truly in the fight of our careers and we need bodies more than ever.
- ◆ Educate your clients. Take the information you are hearing today and educate your clients and your community. Make sure they understand that a market could exist without health insurance agents. Would they prefer that?

Because we don't know much as of yet, all I need to know right now is your name and information and what you are willing to do. We will meet as a group and then call on you per our need. But please, send me your name, the need will be great!

The Next Time You Hear From Me:

I will be reporting to you about the work group formulations and the volunteers we have to work them. We will be on our way to shaping these things in the right way for the people of Michigan.

West Michigan Association of Health Underwriters is sponsoring an event **next Thursday, November 18th**, in the afternoon. **Janet Trautwein**, our NAHU President, will be here for a mixer in downtown Grand Rapids. You can find details of this event at www.wmahu.org. This is your chance to talk one-on-one with Janet to ask any outstanding questions you might have and to get the national perspective on this issue. We invite all state members to attend. The cost will be ten dollars for the event and the parking is free. Again, I can't say it enough, the time is now for our voices to be heard. Janet wants to hear from you and we hope you can attend.

Thanks to all of you and please let me know if you have questions, comments or if you would like to join the fight!

2011 Capitol Conference

**February 14-16, Washington, D.C.
Hyatt Regency
Washington, DC**



A message from NAHU President, Steve Selinsky.....

Dear NAHU Presidents,

America spoke at the polls. While we hope this is good news in terms of slowing down and possibly repealing certain aspects of health reform, we definitely have our work cut out for us between now and January.

With the many new faces in Congress, we must quickly educate these new leaders on NAHU and share with them what aspects of PPACA make sense and what components need overhauling. We need to ensure they understand the role of the agent and the importance we play in the health care sales and delivery process.

Because of this, I am asking each of you to make sure your chapter leaders and members attend our annual [Capitol Conference](#) from February 14-16, 2011, at the Hyatt Regency on Capitol Hill. We have a whole new world to educate in Washington, DC, and it is going to take as many of us as possible to do it. Take advantage of our [online registration](#). This is one Capitol Conference you will not want to miss.

Lastly, remember that our membership promotion is going on now through the end of December. Chapters across the country are signing up new members under this program, and we thank you for your continued leadership. Please share with us what is working for you this year and if there are any in which we can assist you.

Wishing you and yours a plentiful Thanksgiving,

Steve



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NAHU Region 3 Update

Michael A. Embry, RHU

Region 3 Vice President

Good Day MAHU Members,

Let me begin by saying how proud and honored I am to have been appointed to be the RVP for Region 3 after the successful election of Linda Erlenbach as NAHU Secretary at the Convention in Chicago. It is exciting to join our NAHU President, Steve Selinsky, and NAHU Secretary, Linda Erlenbach, as another member of the NAHU BOT from Region 3!

Since assuming my new role, I have had the pleasure to travel and meet many of our great members in Indiana, Kentucky and of course, Michigan. I have travels planned by year end to return to Kentucky, as well as a first trip to Ohio and West Virginia.

Throughout my travels thus far, I continue to see the momentum that is growing in NAHU. I can't imagine being in this industry and not be a member of NAHU. I look forward to continuing to take the message that President Steve has been promoting since he took the helm at NAHU to promote membership, legislation, HUPAC and professional development. In fact, we now have representation from Region 3 on each of these national committees of focus. John Gaglione, from Illinois, is our Regional Membership Director, Ken Statz, from Ohio, is our Regional Legislative Director, Denny Wright has once again stepped up to be our Regional Director of HUPAC and Lou Reginelli has accepted the role of Advisor on the Professional Development Committee.

With all that is happening with the implementation of PPACA, I am still amazed at how many people in our industry are not yet members of NAHU or don't contribute to HUPAC. NAHU continues to be looked at as the premier authority on everything that is PPACA. That being said, I have to ask those non-members this question – "If Not Now, Then When?" It is incumbent on all of us as leaders and members to recruit at least one new member this year. With the recent announcement of the new member recruitment campaign, there is no better time to join NAHU.

I would like to give a special "Shout Out" to West Michigan President, Dominic Siciliano, for volunteering to serve as the Exchange Coordinator for the State of Michigan. This is a 3 year commitment to serve as a part of the NAHU National Exchange Task Force. This is a very big commitment as we work towards the design and implementation of Exchanges across the country by 2014. I would like to thank you, Dominic, for accepting this responsibility. I know that you will represent us well. Please take the time to reach out and thank Dominic for his example of leadership.

I see my continuing role as RVP to be a servant leader to the members within Region 3 and I would ask that you please reach out to me if there are challenges that we are facing that need to elevate to the national level. I will strive to serve you well and to take your voice to the BOT.

Thank you for giving me this wonderful opportunity to serve and a special thanks to all of you that serve in leadership roles throughout Michigan.

"It's My Pleasure To Serve"

Sincerely,

Mike Embry



MAHU MEMBERSHIP UPDATE

Lesley Schafer, Membership Chair

WELCOME
NEW MAHU Members!!!!

As we start the new year for each of the chapters, it is great to see so many new members! A big “thank you” to current members actively recruiting new members. It would be hard to succeed and move forward without you. To our new members, a big “thank you” for helping support your industry!

Bobbie	Ajamy	MIDETROIT	Curtis	Morton	MIDETROIT
Eric	Anderson	MIDETROIT	Michael	Mostyn	MIDETROIT
Robin	Brooks	MIDETROIT	Timothy	Otto	MIDETROIT
Sherry	Brooks	MIDETROIT	Teresa	Slyfield	MIDETROIT
Diane	Christensen	MIDETROIT	Stewart	Smith	MIDETROIT
Shannon	Evangelista	MIDETROIT	Lawrence	Smithkey	MIDETROIT
Laura	Faull	MIDETROIT	Mary	Tournoux	MIDETROIT
Leroy	Gates	MIDETROIT	Don	Volaric	MIDETROIT
Sherrian	Greenwood	MIDETROIT	Mike	Anama	MISOUTHWEST
Ted	Gregorasz	MIDETROIT	Mark	Yuhaz	MISOUTHWEST
Amy	Hall	MIDETROIT	Jennifer	Michelin	MINORTHERN
Kimberly	Hamelin	MIDETROIT	Joseph	Biermacher	MIWEST
Tom	Heidger	MIDETROIT	Randall	Boss	MIWEST
Brian	Huggins	MIDETROIT	Douglas	Calkins	MIWEST
Karole	Jensen	MIDETROIT	Dean	Ferris	MIWEST
Barb	Kellmann	MIDETROIT	Bonnie	Fierens	MIWEST
Lance	Kesselring	MIDETROIT	Deborah	Graves	MIWEST
Jennifer	Kluge	MIDETROIT	Boyd	Griswold	MIWEST
Kim	Mattes	MIDETROIT	Anthony	Grossa	MIWEST
Jeanne	Mazur	MIDETROIT	Michael	Hill	MIWEST
Christopher	Mazur	MIDETROIT	Julie	Lefke	MIWEST
Paul	Meli	MIDETROIT	Rick	McNew	MIWEST
Angela	Mitchell	MIDETROIT	Craig	Start	MIWEST
Lori	Morrow	MIDETROIT	John	Weesie	MIWEST
			Amy	Wooden	MIWEST

Please take time to introduce yourself to new members at meetings and events. If you know of a new member that isn't at a membership meeting, please invite them to join us.

Thank you for your support. It's our collective voice that empowers us in Lansing and in Washington, D.C. We will survive!

Please visit both www.MAHU.org and www.NAHU.org for additional resources and support. Thank you again for your membership.

MAHU FINANCIAL UPDATE

E. Brad Scoffin, Treasurer

The good news MAHU has been able to restructure a few items and is currently on stable footing, in spite of the recent economy causing our revenue to decline (especially from non-dues revenue sources). This means that we are able to be a vital resource for the local chapters here in Michigan, serving as your voice to the legislative branches here in Lansing through the services of CKR and the dedication of several of our board members and other local members. Financially, MAHU is stable, but in order for us to truly be able to serve in the capacity that is needed, we need to strengthen and grow our cash flow and financial reserves. With the battles our industry currently faces and those looming on the horizon, we need to be financially strong.

Membership in our association is growing and that will help. But, membership is still at a relatively low point compared to recent history and when you look at what is transpiring both in Washington D.C. and in Lansing, you would expect others to understand the sense of urgency and join our professional association. Increases in membership will certainly help our cause in numerous ways, including financially. MAHU needs more than just revenue from dues. In the past, this additional need was primarily covered from sponsorships from carriers and other businesses.

In addition to membership dues, your MAHU board is looking for new ways to generate revenue from non-dues sources. WE NEED YOUR HELP... do you have a good idea to help MAHU raise funds while promoting our association and providing service for the members? Do you have a company that would like to offer sponsorships at the state level? Please contact Brad Scoffin at Brad.Scoffin@ColonialLife.com or call 877-395-8395 with your ideas.

What Does the MAHU State Board Do?

David Cluley, Past President

The state board consists of members from the locals across the state. As such, it represents the interests of the local members. All local Presidents are members of the state board.

The Executive board, or E-board, has the same structure as local boards: Secretary, Treasurer, President-Elect, President, and Past-President, with the exceptions that the State Legislative Chair is also a member and the Executive Director is an ex-officio member.

There are also Membership and Retention chairs, and chairs for Awards, Education, and Communications/Media Relations. All positions have a vote except for the Executive Director.

All members have held leadership positions at the local level. Some have held multiple positions on both local and state boards, and even regional and national positions. They bring these experiences to the state board to apply in the best interests of all members of the state.

Great, so what does the board do?

Its main functions are:

- Serving as a conduit of information from the locals to the region and national and from the region and national to the locals.
- Being a forum for sharing information about what works and what doesn't among the locals.
- Providing leadership training for new leaders at the local level.
- Providing services the locals either cannot provide themselves or cannot provide as efficiently as the state. Examples of this include providing board D&O insurance coverage, retaining and maintaining a relationship with a lobbyist, organizing a statewide CE day, or a Day on the Hill in Lansing, etc.
- Meeting with regulators, serving on legislative working groups, and testifying before legislative committees regarding pending legislation.
- Representing the locals at NAHU Capitol Conference and Annual Convention to make sure your voices are heard. Note: a large majority of state board members attend these events with funding from their locals.

One may think that the state board spends a lot of time on legislative matters. Having a lobbyist makes this far easier than it would otherwise be. And, because of this, there is a particular focus on state legislation as this is the legislation the Association can most directly impact. This is not to say the state board does not make its voice heard on national legislative issues. It does so as the situation demands, but far more time is spent on state matters.

The state board is not a mystery. Its members can be found within your locals. They are eager to answer any questions you may have and to make sure your concerns and suggestions are heard. Also, the committee chairs welcome anyone willing to assist them. Becoming involved is an ideal way to learn about the state board firsthand.

It is hoped this brief article has been helpful explaining the function of the state board. If questions remain, any member of the state board will be happy to answer them.

THANK YOU TO OUR 2010 SPONSORS!

2011 SPONSORSHIP INFORMATION IS AVAILABLE. WE ASK EACH OF YOU TO CONSIDER BEING A MAHU SPONSOR TODAY!



<p>PREMIER SPONSOR – limit 4 -Web Page—large top of the page logo and hyperlink -Quarterly Newsletter- page 1 or 2 ad to include logo and information</p>	<p>\$3,000.00</p>
<p>PLATINUM SPONSOR – limit 6 -Web Page-prominent advertisement on home page with hyperlink -Quarterly Newsletter- page 3 or 4 ad to include logo and information</p>	<p>\$2,775.00</p>
<p>GOLD SPONSOR- limit 6 -Web Page-advertisement and hyperlink within text on home page -Quarterly Newsletter-ad to include logo and information within newsletter</p>	<p>\$1,300.00</p>
<p>SILVER SPONSOR – limit 6 -Quarterly Newsletter-ad to include logo and information within newsletter</p>	<p>\$ 950.00</p>
<p>BRONZE SPONSOR – limit 6 -Web Page-advertisement and hyperlink within text of home page</p>	<p>\$ 550.00</p>
<p>CARRIER SPONSOR – limit 20 -Web Page—listing and hyperlink under “Carrier” tab</p>	<p>\$ 37.50</p>



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Do you have news you wish to share, willing to contribute an article, or need more information on certain topics—please contact us and let us know if there is content you would like to see in our newsletters.

Contact Marcy Lay, Executive Director



"A non-doer is very often a critic—that is, someone who sits back and watches doers, and then waxes philosophically about how the doers are doing. It's easy to be a critic, but being a doer requires effort, risk, and change."

— [Wayne Dyer](#): Self-help lecturer and author