



November 2009

MAHU President's Update **Dave Cluley, President**

Finances: The current economic conditions have made themselves felt almost everywhere. MAHU is no exception. Our membership is down 25% from two years ago. As a result, our income is significantly less than it was two years ago.

As of August, we were technically insolvent. The state board asked for and received an infusion of cash in the amount of \$10 per member from each of the local chapters. This allowed us to pay our bills and put us on a sound financial footing.

We also restructured our financial relationship with Cusmano, Kandler and Reed (CKR), the firm that provides us with lobbying services as well as the services of our Executive Director. CKR agreed to discount its lobbying services until such time as our revenues will permit us to pay them the rate we were paying prior to the discount going into effect.

On behalf of the MAHU board, I want to thank the local chapters and Cusmano, Kandler and Reed for their willingness to come to the state board's aid in this difficult time. We appreciate you standing by us as true partners.

Membership: This brings me to the source of our association's financial problem – membership. Simply, more members will solve a multitude of financial woes. The board has decided not to raise dues to fix its finances. It is felt that a dues increase will only make it harder to retain members and make recruitment that much more difficult. Thus, we need your help in recruiting new members. Who better to sell the value of NAHU membership than you? If you know an agent who is not a member, ask him/her to join. In a lot of cases, agents are not members because they are not aware of NAHU, or they are aware of us but do not know what we do, or they have not been asked to join. We are all salespeople. Closing this sale should be easy for all of us. But, we have to ask!

Strategic Plan: The state board developed a strategic plan earlier this year. Its key issues are membership (are you seeing a common thread here?), communication and education, organizational leadership, and fundraising. We want more members to become engaged with the association, so we are asking the general members to help with the implementation of the strategic plan. Your local presidents can provide you with more information. There is a lot of work to be done, but it will be easily accomplished with many hands on board.

Legislative: Yes, there is a lot happening in Washington and Lansing on the legislative front. NAHU, Mike Embry and CKR have done a good job of keeping us all up to date. I know there are many demands on your time and taking action when requested can be a challenge. Do not let the urgent displace the important. My thanks to all of you who have taken the time to contact your legislators. Please do not stop doing so. Your voice is being heard and you have helped us make significant inroads.

If you have not done so, please consider it. It is vitally important that you do. Besides voting in elections, this is an important part of being a member of a participatory democracy. Do not let the circumstances imposed upon you by those who want to disenfranchise you become the reason for not exercising your rights of citizenship.

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MAHU LEGISLATIVE UPDATE

Mike Embry, Sr. RHU, Legislative Chair

As I write this article for the newsletter, there continues to be so much work being done on both a Federal and State level related to healthcare and our industry. In my 26 years in the business I haven't ever seen this much activity! Virtually every aspect of legislation being discussed currently could have an impact on our careers and also on those that we serve.

Here are the most recent updates for both the State and Federal Legislative issues:

State of Michigan:

By the time this is published, we may have gotten to the point of balancing the state budget. However, at this point the legislature is still working on this difficult task. There are a couple major issues being debating in the legislature at this time:

The Dillon Public Employee Pooling Plan: This is a proposal that is being pushed by Speaker of the House, Andy Dillon (D-Redford), to create a pool that would include all of the public employees across the state. This pool would then allow for private insurance carriers to bid for this business. While it is being heavily promoted by Speaker Dillon, it isn't getting a lot of traction due to the opposition from the Education and Teachers Unions. The municipal labor unions also don't find much to support in this proposal. There have been some hearings held in Lansing to discuss this and probably this proposal will not end up being formal legislation this year. The groups in opposition are calling for a full actuarial study to be done because they just don't see the potential cost savings that Speaker Dillon is touting.

Individual Market Reform: While this legislation has taken a back seat to the budget discussions, it is still a very hot topic. During the summer, Representative Corriveau and Senator George have had limited discussions about how to address the differences in their 2 proposals. MAHU remains close to the workgroup chaired by Representative Corriveau and expect the discussions to pick back up after the budget matter is settled.

Federal Healthcare Reform:

On Saturday, November 7, 2009, after much negotiating and arm twisting, the House of Representative passed HR 3962, the "Affordable Health Care For America Act". This was the result of Speaker Pelosi working to combine the 3 bills out of the Tri-Committee in the House. This legislation passed by a margin of 220 to 215 almost across party lines with some moderate democrats voting against it. The Senate still hasn't produced legislation merging the 2 bills passed by the HELP and the Senate Finance committee. It is expected that the Senate may not even have a merged bill to take to the Senate floor before the end of the year. Of course, after that, they will have to create a conference committee to merge the bills that are passed in each chamber to create one bill that can pass both. As I see it, the most contentious issues continue to be:

The "Public" option: The House bill calls for the public option, but the Senate finance bill does not. It however calls for federally funded co-ops. Many see this as a watered down version of the public option. There is now talk that the final Senate bill may have a public option with an "opt-out" provision for states.

The cost of reform: The CBO has placed price tags on the various bills that range from \$769B to \$1.3T over the next 10 years. The debate remains as to where to come up with this large amount of money in the current economy.

Medicare cuts: The Senate Finance Committee bill calls for more than \$400B in cuts to Medicare and Medicare Advantage plans. This, of course, is meeting with huge opposition from the seniors in this country as well as those of us that have seen the benefits of the Medicare Advantage plans.

Individual or Employer Mandate: All of the bills have one or both of these ideas in them. The insurance industry that at first was on board with the various consumer protections in the legislation has now drawn back it's support due to the lessening of the individual mandate that came out in the Finance Committee bill. As a result of this, the government is now attacking the industry and threatening to review the industry's exemption from the anti-trust regulations. The industry has agreed to accept all citizens without regard for pre-existing conditions and the other consumer protections as long as a strong and enforceable individual mandate is put into place. The current legislation allows for too much potential gaming of the system such that adverse selection will obviously be created which could lead to a total meltdown of the private market.



MAHU LEGISLATIVE UPDATE continued.....

NAHU and MAHU continue to be involved and vigilant in their effort to track all of this legislation and provide testimony whenever we can. NAHU's CEO, Janet Trautwein has testified in front of all of the committees and workgroups that have worked to craft this legislation and she continues to be our leader along with the other members of the NAHU legislative staff.

As a member of NAHU, we all have a responsibility to stay involved in this process. In my opinion, these are things that we all need to continue to do:

1. Become a contributor to HUPAC. This is where your financial resources can be put to the best use as we work to back those legislators and candidates that believe in the continuation of the free market solutions to healthcare.
2. Operation Shout. Take the few minutes each time one of these comes out from NAHU to let your legislators know how you feel about these issues.
3. Washington Update. This is a great piece that is sent out each Friday from NAHU. It contains updates and action steps that you can take to keep our voice out there.
4. Write and call your legislators. These elected officials need to hear from you!

I don't believe that anyone feels that the system we have now in this country doesn't need some reform. However, the current climate in Washington is such that the government thinks they need to get more involved than they are already. We need to send the message that NAHU members believe in reform, but the consequences of the legislation being debated right now would be disastrous to our industry and to the American people!

If you've been involved, then my hat is off to you. Continue to be diligent. If you are sitting on the sidelines and letting others do the work for you, then to that I say "shame on you"! If you value your career and our industry, now isn't the time to sit on your hands!

Let Your Voice Be Heard!

Respectfully,

Michael A Embry, RHU
Legislative Chairperson
Michigan Association of Health Underwriters



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STATE LEGISLATION?**

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NMAHU — Raquel Green

Northern MI AHU is having a great year! We started off with three new faces on the board, extra special thanks to Jennifer Blain, Jennifer McDonnell and Sue Betz for their time and commitment. We have also submitted and received approval for the Silver Seal award. Keith Wright was instrumental in making sure our chapter had everything in place so it could be accomplished this year. Jackie Letts has kept us on track legislatively with her updates and by arranging meetings with both Dave Camp's and Debbie Stabenow's offices. Our first member meeting – the Awards and Legislative update - will be a done deal by the printing of this newsletter. Our guest speaker is Mike Embry and I'll say thanks to him now because I'm sure he will do a great job! Mike, I hope it wasn't too difficult to drive here in time to catch the beautiful fall colors. :) We are now working on our sponsors for the 2010 budget year and have started the wheels rolling on our 2010 golf outing. Hope you can make it!

WHY MIGRIP???? - Patrick Pennefather

MIGRIP is the acronym for the Michigan Grassroots Initiative Program. Its purpose is to support grassroots initiatives that promote preservation of the private health insurance market, educate clients and the general public on health care related issues, and facilitate the involvement of MAHU's members in the legislative process.

MIGRIP is not a Political Action Committee (PAC). Thus, it is able to accept not only personal contributions, but also corporate contributions. So, anyone, not just MAHU members, can help support MIGRIP in fulfilling its purpose and MAHU in protecting the consumer's future.

All MAHU members are encouraged to contribute \$10 monthly via checking or credit card EFT [<http://www.mahu.org/MIGRIP> tab]. We should also be asking our friends, associates, and clients to support MIGRIP; especially now with all of the legislative activity surrounding health care reform in both Lansing and Washington. We have a story to tell. What better time to begin telling it and asking people to contribute?

MIGRIP has helped make us more effective in the legislative process in Lansing. There is a lot more that can and should be done, but your financial support is needed to get it done.

Contribute today.



WMAHU—Lenny Brucato

The 2009-2010 programming year is underway for the West Michigan Association of Health Underwriters. October featured the annual Health Plan CEO Roundtable with representation from Priority Health, BCBSM, UHC and Grand Valley Health Plan. With over 150 guests in attendance, the panel members gave their insight on the healthcare reform debate taking place in Washington. The common themes that emerged were; (1) the importance of everyone at every level being involved in this critical debate and; (2) that in order to achieve successful reform, there must be a multi-pronged approach including payment reform and an emphasis on rewarding quality care.

Notable Upcoming events include:

December 2nd - Featured Speaker is Adam Brackemyre, Director of State Affairs, Regions 1, 2, 3 & 4 – National Association of Health Underwriters

February 18th – Joint meeting with National Association of Insurance and Financial Advisers – State lobbyists from both organizations will be on hand to address their efforts

Knowledge Is Power—Dan Blakemore, Media Relations Chair

Knowledge is power. It is the task of the Media Relations Committee to disseminate knowledge about our industry and important issues that affect our industry and our customers. Everyone can join this effort to spread information about our issues by writing a “Letter to the Editor” for publication in your local newspaper or online publication.

A letter to the editor is a great way to make your opinion known on a variety of issues. It will help shape public opinion. If we do not tell our story, no one will tell it for us. It is up to each of us to fight for our industry. We provide a valuable service that goes largely unknown. Now is the time to tell everyone who will listen.

The NAHU website has a number of tools to help you. Under Media & Communications, you will find Media Relations Tools. There are templates and opinion pieces available for download. NAHU has produced PowerPoint Presentations that can be shown at chapter meetings and other functions. There are “how to” guides to help you craft letters, editorials and press releases.

As newspapers diminish in circulation, look to other venues to get your message out. Many newspapers have gone to an online version. They often accept letters via email. Many online publications have a blog area that is free to join. You can give your opinion on the topic of the day. Facebook, Twitter and LinkedIn, are social networking sites that also provide an avenue for disseminating information to your friends and colleagues.

Knowledge is power. But, it is only powerful if you share it with others. Pass it on!

2010 SPONSORSHIP UPDATE—Tiffany Otis

The Michigan Association of Health Underwriters (MAHU) is dedicated to partnering with entities that specialize in the delivery of health insurance and offer innovative solutions to improve the health care system here in Michigan and beyond. We work to make health insurance more affordable and accessible for our state's residents, and in an effort to avoid unintended consequences of increased governmental involvement, we consistently strive to educate our elected officials. With national reform imminent, this effort is more critical than ever. As insurance professionals, MAHU wants our voices to be heard. **Won't you join us this year and lend your support via sponsorship?**

With more than 500 members across the state, communication is a top priority for MAHU, and our dynamic website is a great tool to keep members informed. The MAHU webpage offers current news relative to federal, state and local legislative issues, employment opportunities, links to state and national industry resources, information on local chapter events, and a multitude of other important information. Additionally, our quarterly newsletter receives consistent positive feedback from our membership. So, for just pennies a day, our sponsors are able to further promote their organizations and products to a targeted audience that is poised to understand their value propositions.

With budgets tightening, MAHU wants to ensure that advertising remains affordable for our loyal sponsors. As such, we've discounted the 2010 advertising rates by 25%! The new price structure is noted below.

2010 MAHU ADVERTISEMENT OPPORTUNITIES

PREMIER SPONSOR – limit 4	\$3,000
-Web Page—top of the page logo and hyperlink-flashing ad	
-Quarterly Newsletter- page 1 or 2 ad to include logo and information	
PLATINUM SPONSOR – limit 6	\$2,775
-Web Page-advertisement on home page with hyperlink	
-Quarterly Newsletter- page 3 or 4 ad to include logo and information	
-Vendor sponsorship at annual CE Event-1st opportunity of sponsor upgrade	
GOLD SPONSOR – limit 6	\$1,300
-Web Page-advertisement and hyperlink within text on home page	
-Quarterly Newsletter-ad to include logo and information within newsletter	
SILVER SPONSOR – limit 6	\$ 950
-Quarterly Newsletter-ad to include logo and information within newsletter	
BRONZE SPONSOR – limit 6	\$ 550
-Web Page-advertisement and hyperlink within text of home page	
CARRIER SPONSOR – limit 20	\$ 37.50
-Web Page—listing and hyperlink under “Carrier” tab	

If you are already a sponsor, we trust that you have found value in the partnership with MAHU, and thank you again for your support. If you are not yet a sponsor, don't delay, join us TODAY!

Membership Report—Lesley Schafer

Membership NAHU needs YOU!

I would like to take a moment to thank everyone who is reading this article that's a current member of the National Association of Health Underwriters. Your commitment to helping your industry proceed forward through these ever-changing times is greatly appreciated.

Now is the time to continue reaching out to our colleagues, whether it be agents, carrier representatives, third party administrators, COBRA/FSA/HRA vendors, payroll vendors, etc.. We need to grow our membership. We are asking that all members make a commitment to sign up just one new member. We all know at least one person in our networking sphere that we could sign up.

The bottom line is, the more our NAHU membership increases, the louder our voice will be in both Michigan and in Washington, DC. We all understand that we are at a critical time in our industry. We need your support to help preserve the integrity of our industry.

Signing up a member is easy. Go to www.nahu.org and click on "Join Now". One extra step to make it even easier, is to choose the "monthly bank draft" option. This way, NAHU automatically draws out just over \$26 per month.

Treasurer Report—Cathy Ficara

Unfortunately, MAHU has found itself in a bad financial position as a result of the economy and declining membership. We recently asked each of the locals to fund the state \$10 per member in order for us to become current on our bills. We successfully renegotiated a fee reduction with Cusmano, Kandler, and Reed (CKR) who not only provide us with lobbying services, but full Administrative support so that we can get through these tough times. **What can you do to help?** Membership is our only steady stream of revenue. Please make sure you renew your membership and do what you can to recruit new members. Also, our 2010-2011 Advertising Sponsor Packages just went out. If you are a vendor, please do what you can to support us. We did lower the prices this year in consideration of the membership and the economy. If you are an agent, please ask the companies with whom you do business for their support. Every bit is appreciated. Thank you for your support of MAHU!

NAHU AWARDS—Tiffany Otis

Have you or has your chapter ever applied for an award? If not, why not make 2010 your year? The NAHU website (www.nahu.org/members/awards) offers a host of information on individual and chapter awards, including a leadership guide with tools for members and chapter leaders to map out a successful program year. The purpose of NAHU's Awards Committee is to encourage chapters and members to strive for outstanding achievements and to recognize the exceptional chapters and members for going above and beyond the basic threshold and excelling in education, advocacy and professionalism. If your chapter follows the guidelines, not only will you gain recognition for excellence, you'll also improve member satisfaction and retention!

As examples, chapter leaders can use the Landmark, Pacesetter and Legislative awards criteria to help identify and set the chapter's strategic goals and objectives. Incorporating award criteria into the short and long-term goals and objectives will enable leaders to strengthen strategic planning and enhance the value proposition of the chapter. NAHU Chapter Awards include:

Landmark Award

This award honors state chapters for outstanding achievements and excellence in serving their members, the industry, and the public. The recommended point threshold is 2,480 points. A total of nine Landmark Awards may be presented - one award for chapters with a membership of 149 or less; three awards for chapters with a membership of 150 to 399; three awards for chapters with a membership of 400 to 749; and two awards to chapters with a membership of 750 and greater. Membership classification is based on the April Membership Count Report. MAHU applied for this award in 2009 and will be going for it again in 2010. MAHU's Executive Director, Marcy Lay, is already preparing for our Landmark submission, and her preliminary assessment indicates that we have earned 2,250 points so far!

Pacesetter Award

This award honors local association chapters for outstanding achievements and excellence in serving their members, the industry, and the public. The recommended point threshold is 2,135 points. A total of fourteen Pacesetter Awards may be presented to the highest scoring chapters as follows: four local chapters with a membership of 1 to 75; four local chapters with a membership of 76 to 149; three local chapters with a membership of 150 to 249; and three local chapters with a membership of 250+.

Legislative Excellence Award

The Chapter Legislative Excellence Award honors state and local chapters that excel in their legislative involvement by performing outstanding service throughout the year. State chapters receive the award based on state chapter activity only. Local chapter points are awarded for chapter activities only. A total of four Chapter Legislative Excellence Awards may be given each year.

Media Relations Award

The Media Relations Award honors state and local associations for outstanding media outreach efforts, achieving broadcast and press coverage and maintaining relationships with various media contacts. A total of four Media Relations Awards may be presented to the highest scoring chapters.

Robert W. Osler Education Award

The Osler award honors state and local chapters that demonstrate exceptional leadership by providing outstanding educational programs on health insurance and related topics to members, associates and the general public. Two awards are presented - one to a state chapter and one to a local association chapter.

NAHU AWARDS continued

State Website Award

The State Website awards are presented to state chapters for outstanding web sites that serve as a resource for members, non-members and the public, and promote the value of membership. A total of two awards may be given. Winning chapters are provided a “NAHU Website Award Winner” seal to post on their website.

Local Website Award

The Local Website awards are presented to local chapters for outstanding web sites that serve as a resource for members, non-members and the public, and promote the value of membership. A total of two awards may be given. Winning chapters are provided a “NAHU Website Award Winner” seal to post on their website.

William F. Flood Public Service Award

This award is presented to one state or local chapter that excels in their involvement in public service activities.

In addition to chapter awards, there are several Individual Awards:

Harold R. Gordon Memorial Award

NAHU’s highest honor, the Gordon Award recognizes the health insurance industry’s “Person of the Year”. Nominations are submitted to the National Board of Trustees. A separate committee conducts the review and presentation of this award. If you have questions about the Gordon Memorial Award and the nomination process, please contact NAHU’s Vice President of Chapter Relations.

Distinguished Service Award

This award is presented to members who have contributed significantly above and beyond what is normally called for in connection with association volunteer service at the local, state and/or national level over an extended period of time. The individual’s commitment of time, talent and finances to the advancement of the association and the health insurance industry should be exemplary. A maximum of twelve awards may be given each year. An individual may only receive this award once every five years. MAHU has had several DSA winners in the past including Mike Embry, Suzy Alberts, Steve Selinsky and Karl Albrecht.

State Legislative Achievement Award

This award recognizes members who have performed special service in state legislative affairs during a single association year or over an extended period of time. This honor is presented to members making significant contributions and performing outstanding service in connection with state legislative matters by developing and implementing methods to strengthen and improve NAHU’s stance in the industry. Nominees should reflect the NAHU vision and values as continually demonstrated in their outstanding legislative contributions to their respective states. A maximum of five State Legislative Achievement Awards are given each year. Our own Dave Cluley has earned this distinction!

Presidential Citation Award

This award is presented to state and local association Presidents who lead their chapter to achieve a high level of excellence. This award emphasizes chapter leadership, strengthened membership and the conduct of public outreach programs. Applicants must satisfy at least ten of 21 criteria. Tiffany Otis of MDAHU won this award for the 2005-2006 program year.

NAHU AWARDS continued

Spirit of Freedom Legislative Award

This award recognizes members who have performed outstanding service over an extended period of time and made significant contributions of time and effort in State and Federal Legislative work. The recipient is honored for displaying an aggressive leadership role by building relationships with legislators that directly impact public policy; by actively taking NAHU's message to key media outlets; and by developing strong grassroots initiatives. The award will be presented only when a nominee of sufficient merit is found, but in no instance will more than one award be given in a year. A member can only receive this award once in a lifetime.

William G. Wetzel Excellence in Public Speaking Award

This award honors members who have demonstrated excellence in public speaking by giving presentations that educate and/or deliver important information to AHU members, industry colleagues, public officials and/or the public.

Emerging Leader Award

This award honors NAHU members with less than five years in the industry who have contributed significantly above and beyond what is normally called for in connection with association volunteer service at the local, state, and/or national level. The nominee's commitment of time, talent and finances to the advancement of the association and the health insurance industry should be exemplary. Any individual NAHU member, who has been a member for less than 5 years and has worked in the insurance industry less than five years, is eligible for this award. However, since this award is intended for outstanding service by new agents, a member is only allowed to win this award once. We all have emerging leaders amongst us. Why not make the effort to demonstrate your appreciation and acknowledge the work that these folks are doing?

The deadline to submit most award nominations to NAHU is April 5.

Good luck to each member and chapter for a very successful year! If you have questions beyond the guidebook, Frank Novy, our regional awards chairperson, is an excellent resource and easily accessible by your local awards chair.



MDAHU Update—Val Cramer

MDAHU has been busy this fall with Tiger games and legislative updates. Thank you to all our sponsors. Without you, we couldn't bring the events and programs to our membership. If you haven't signed up to attend the Continuing Education class on Thursday, November 19, please review the Cvent reminder you have received and do so now. When you come, please don't forget to bring some canned goods for Lighthouse of Oakland County. Also, you won't want to miss the Healthcare CEO Roundtable coming on Thursday, January 28, 2010! Keep giving to HUPAC and keep talking with your colleagues who are not currently members. We need everyone to become engaged. If you have any questions, suggestions or would like to become involved in MDAHU, please feel free to contact me at (248) 228-4238. Blessings to you and your family this Thanksgiving.



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