

President's Report

Keith Wright, MAHU President

Greetings fellow MAHU Members,

Happy Spring! Capitol Conference was a huge success as usual. Michigan had great representation and we contacted all of our Legislators on the Hill. Michigan Legislative day is coming up on April 17th. Be sure to register. It is always time well spent getting to know your representatives and advocating for your business. I hope to see many of you there.



Kudos to all of our local Chapters for excellent programming I am seeing. Keep up the good work. Our membership has never been more valuable than it is right now.

If you have questions about what is going on at the State level, contact your local President or feel free to contact me directly,

Best Regards,
Keith

Legislative Update

Cathy Cooper, MAHU Legislative Chair
Ryan Burtka, MAHU Lobbyist

DIFS 1332 Waiver Study to be completed in April

Last year, MAHU advocated to include \$400,000 in the budget for the Department of Insurance and Financial Services to conduct an actuarial study of Michigan's health insurance market. This study would meet the requirements needed as the first phase for the state to apply for a Section 1332 waiver under the Affordable Care Act. The study, conducted by NovaRest, will evaluate the potential for having Michigan modify certain provisions of the ACA



including creating a state reinsurance mechanism or high risk pool, making modifications to the essential health benefits, and modifying the metallurgical tiers as it relates to the annual actuarial value. The results of the study should be completed next month and if the results are promising, legislation will be introduced for the state to pursue a 1332 waiver.



CapCon 2019

A note from a MAHU attendee:

As a first-timer to Cap Con I just wanted to let you know that it was a fantastic experience. I learned so much and was so energized by all you veterans, not only with the speakers and information, but with the understanding that we attendees are doing something positive not only for our industry and livelihoods but for the masses of health insureds around the country from all walks of life and ages.

Well done team! Let's carry the message to those agents that weren't in attendance and are not part of MDAHU/NAHU to get them to become members and then contributors! Make them understand that if things go the Bernie Sanders and Alexandra Ocasio Cortez way, Medicare For All, we are all out of careers both on the agent and provider sides of the coin and our country will be bankrupt!

Keep fighting for the rights of our clients and our very existence!

Victor Whang

MDAHU Update

Metro Detroit AHU continue to thrive. We are now approaching 520 members and continue to be the largest chapter in the country. Our February meeting was all about sales and how to perfect your sales process and understand social media. March was all about Legislative and understanding Medicare for all. We had Chris Hartman from NAHU's governmental affairs and Ryan Burtka our Lobbyist from Lansing. Over 80 members from NAHU attended this event. This month we will also be having our Marijuana in the workplace meeting on March 28. This will be a great meeting for Human resource and insurance agents to attend. There is still time to register at www.mdahu.org.



Your MDAHU board is here to serve you. Please let us know if there is any way we can improve upon what we do for you or if you would like to join a committee. To continue our association's growth, we need new members to volunteer their time and talents. It is not much time and can be very fulfilling.

We appreciate your continued support and we look forward to seeing you at our future meetings. Questions or concerns? Please reach out to me at dvanduin@hap.org.

Thank you,
Dustin VanDuine
MDAHU President

NMAHU Update

We had 4 members attend Cap Con and all said it was a high-powered conference. The presentations and meetings were very informative. A few of us also plan to attend our Leg day in Lansing in April.

On April 4th our member luncheon will be on Marijuana in the Workplace. We are hoping for a solid showing of our members. Please Save The Date of June 7th for our annual Golf Outing in Traverse City. It will be held at Elm brook and everyone is invited.

Our membership is solid at 63 members and we are shooting for 70 by the end of the year! All for now....

Timothy Bruce CLU, CSA
President, NMAHU



WMAHU Update

WMAHU continued a string of well attended and informative meetings this month, with a valuable discussion regarding recreational marijuana and the impacts on both our industry and clients. Our chapter was also well represented at February's Capital Conference, sending seven members to deliver our message to House and Senate representatives.

Our inaugural WMAHU Gala will be on April 26th (Replacing the annual Expo). This will be an amazing evening honoring nominated members of our chapter for their impact on WMAHU and our industry. Family and friends are welcome to attend. Registration for this event is filling up, and only a few sponsorships remain available. Register [here](#) or contact [Dana Nicholson](#) to sponsor.

We have welcomed 7 new members so far this year and have a membership drive going through the end of this month. The WMAHU member with the most newly recruited members by March 31st will receive two complimentary tickets to our Gala. You understand the value of your NAHU membership and we need you to spread the word!

Kyle Miller, President WMAHU



SMAHU Update

Medical Sharing Ministry (MSM) Plans

March 19, 2019
12:00 PM - 1:00 PM
Kalamazoo Country Club
1609 Whites Road
Kalamazoo, MI 49008



Dave Ramsey recommends them. Should you?

[REGISTER](#)



Betty Carter
Maria Delaney
Jodi Eggerding
Vicki Ferguson
Jeannette Foksinski
Ashlyn Frazier
Joanne Giardini-Russell
Jared Johnston
Ramona Kramme
Ericah Mahabir
Patrick Malak
Adriana Martin
Fran Martin
Robin McDonald
Bess Ann McKillop
Jason McNamara
Paul Meli
Steve Ostler
Jeanette Pung
Connie Scarpone
Holly Schoenbachler
Sonja Stoner
Erika Thrubis
Miriam Twardon-Bielski
Edward Walter

Stand Out - Apply for LPRT Today

Distinguish yourself from the rest of the crowd.

Access exclusive training and discounts toward certifications or toward attendance at Annual Convention and Capitol Conference.

Develop an exclusive peer network through special events.



These are some of the benefits you gain when you qualify for the Leading Producers Round Table (LPRT). We've made it easier than ever to apply online. If you've applied in the past and you have questions OR you would like to provide feedback on what we can do to bring more value to you, please contact me. If you've never applied and you'd like to but you're not sure where to start, please contact me. Nationally last year we had a total of 409 qualifiers at one of five levels. The application process begins in February.

Gear up now... go to [NAHU LPRT](#) and review the points calculator to find out which level you may already qualify for. With peak around the corner, you still have time to bump this up to the next

level! It's time for you to join LPRT!

[Click here](#)

UPCOMING EVENTS

MAHU announces 2019 Legislative Day

Please join fellow members from across the state as we meet at the State's Capital on Wednesday, April 17th for our annual Legislative Day. This is a unique opportunity to have breakfast with legislators and spend the day with peers meeting and discussing important issues with our elected officials. With one of the largest new member legislatures, this is a perfect opportunity to introduce our industry.

Our expected attendees will be around 50 strong - assist your industry and join us.

7:00 AM	Registration
7:30 AM - 8:30 AM	Legislative Breakfast
8:45 AM - 9:30 AM	Legislative 101 - Issue Update for Meetings
9:30 AM - 3:00 PM	Scheduled Legislative Meetings

Your individual information provided will assist the association in scheduling meetings for you in your legislative district. This is not always possible, but we do try to schedule you within your district.

Register to attend, by clicking the link below. Thank you for your continued support!

[REGISTER NOW](#)

Tax Reminder for 2018 Filings

As a reminder, 75% of NAHU annual dues are tax-deductible on your federal tax return. That is a \$202.50 deduction for 2018 and a \$242.50 deduction for 2019!



Michigan Association of Health Underwriters

We are an association of health insurance professionals who specialize in the delivery of individual and group insurance products. Our focus is to improve our health care system here in our state.

We represent our local chapters, clients, the insureds, and work to make health insurance more affordable and accessible for our state's residents. By educating our elected officials, we strive to avoid unnecessary legislation and the unintended consequences that often follows increased governmental involvement.