

## President's Report

Keith Wright, MAHU President

I want to thank everyone that participated in the Lansing Capitol Day. Our voice was heard and our stories were shared.

The election for the 2019/2020 MAHU board closed this morning.

I am pleased to introduce the MAHU Board for 2019-2020:

Erika Sklar, President  
Scott Norman, President Elect  
Troy Duimstra, Secretary  
John Jacobs, Treasurer  
Keith Wright, Immediate Past President

What a great group of people! Your leadership is always looking for those that wish to be more involved in our association. Please feel free to reach out to any of the MAHU Board if you are interested in serving.

Happy Spring!

Best Regards,  
Keith



## Legislative Update

Cathy Cooper, MAHU Legislative Chair  
Ryan Burtka, MAHU Lobbyist

Last year, MAHU advocated to included \$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.

The House introduced bipartisan legislation, [HB 4459](#) and [4460](#), to eliminate surprise billing from out of network health care providers. Rep. Roger Hauck (R-99) and Rep. Frank Liberati (D-13) introduced these bills to protect the public from predatory billing practices. Surprise billing occurs usually in an emergency when a patient has no choice in selecting their health care provider. After receiving care from an out of network provider, insurance companies typically only pay a portion of the bill, with the patient balanced billed for the remainder, sometimes resulting in tens of thousands of dollars. MAHU is supportive of the legislation and will continue to monitor its progress through the legislative process.

[HB 4044](#), that would allow felons to apply for an insurance producer's license, will have another hearing in the House Insurance Committee. Previously, MAHU offered amendments that would require a 10 year cooling off period before an applicant could be licensed as well as excluding felonies that were violent or of a fiduciary nature. Representatives from MAHU have been part of an ongoing work group with other insurance agent associations and major insurance carriers across all lines of insurance to reach an agreement. Amendments to the bill will likely contain MAHU's original suggestions that match federal ERISA and SEC guidelines for transacting insurance or financial products as well as include a "good moral character" review completed by the Department of Insurance and Financial Services.



For this month's newsletter, we would like to bring to the attention of our members an often missed area of the NAHU.org website called [NAHUvision](#). The link can be found under the Resources tab on NAHA's home page. NAHUvision brings to it's

members a series of one hour videos from leading experts from around the nation providing invaluable information concerning your clients and your business. I encourage you to view some of the material and provide feedback!

## NMAHU Update

We had a well-attended member meeting in April! Our topic was Marijuana in the Workplace. It answered a lot of questions and gave us some great insight. We are having a Happy Hour networking meeting at The Parlor in Traverse City on May 23rd from 4-6. Great early bird munchies are available. Our 20th Annual Golf Outing is scheduled for June 7th at Elmbrook Golf Course in beautiful Traverse City. If you would like to add your name to the list, just let me know. We will have lots of prizes and fun!



Enjoy the spring and bring on the summer! I'll see you in San Diego!

Timothy Bruce CLU, CSA  
President, NMAHU

## MDAHU Update

### 2019 MDAHU EXPO

May 09, 2019  
8:15 AM - 3:30 PM  
Michigan State University Management Education Center  
811 W. Square Lake Road  
Troy, MI 48098  
2019 MDAHU Expo - REGISTRATION OPEN!

[REGISTER](#)



## SMAHU Update

### 2019 Golf Outing

June 06, 2019  
8:30 AM - 5:00 PM  
Heritage Glen Golf Club  
29795 Heritage Lane  
Paw Paw, MI 49079

Join the fun at our Annual Golf Outing

[REGISTER](#)



# WMAHU Update

## May 2019 Meeting

### Financial Mechanisms

May 22, 2019

11:30 AM - 1:00 PM

Watermark Country Club

5500 Cascade Road, SE

Grand Rapids, MI 49546

\$10.00 Member Ticket - WMAHU General Meeting

\$20.00 Guest Ticket - WMAHU General Meeting



[REGISTER](#)



Chris Allen  
Ashlyn Frazier  
Paula Howard  
David Irwin  
Jared Johnston  
Dwayne Judson  
John Kelly  
Laura Kinser  
Heather Kory  
Alan Marx  
Jason McNamara  
Paul Meli  
Julie Parks  
Jeff Romback  
Ray Sohn  
Miriam Twardon-Bielski  
Deborah Wallace

## 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](#)

## 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.