

Michigan Association of Health Underwriters

MAHU ENews

January 2015

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In This Issue

[President's Notes](#)

[Legislative Update](#)

[HAP](#)

[MAHU Member Spotlight](#)

[New MAHU Members](#)

[FYI](#)



President's Notes

Greetings! With the President's State of the Union address behind us, it's amazing to think that soon we'll be talking about how beautiful spring is in Michigan! But for today, we're counting down, 24 days left in the individual open enrollment period!

Here's a shout out to the board members of the local chapters in our state. Every local is working extremely hard to provide meaningful programming for our membership. Of note, if you haven't had an opportunity to attend ACA Compliance presented by Karen Kirkpatrick from Infinisource, there is another opportunity to do so on Wednesday, April 15 in Traverse City (NMAHU). [Click here to register \(NMAHU\)](#).

Also, I encourage you to interact with our lobbyist, Gary Reed from Kandler, Reed, Khoury & Muchmore (KRKM) on Wednesday, February 4, when he and Cathy Cooper (MAHU Legislative Chair) present an update on Michigan's political climate at the next WMAHU membership meeting. [Click here to register \(WMAHU\)](#).

Thank you to each of you who have registered to attend Capitol Conference in Washington, D.C., February 23-25, 2015. Currently we have 34 members registered to attend! Please note if you are unable to attend, NAHU will be streaming live during Tuesday's general session, "The High Cost of Health Care: What's Driving It and What Brokers Can Do About It." Go to NAHU's home page to register to attend this session today! We'll hear from our CapCon attendees in the next newsletter.

Region 3 is leading the nation with the largest number of customer stories being submitted in the "Brokers Making a Difference" campaign. Don't stop now... keep the stories coming from your customers. The contest runs from December 1, 2014 through February 15, 2015. [Click on this link to learn more about how easy it is to have your story submitted.](#)

The deadline to submit for Leading Producers Round Table (LPRT) March 31, 2015. All applications received after this date will be subject to a \$50 late fee. [Click here to access the online application.](#)

[MAHU Leg Day on the Capitol - April 21, 2015](#). See details below in our Legislative Report. We need your voice in Lansing! Also, please see sponsorship opportunities below. We really appreciate our sponsors helping make this important legislative event possible.

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[JUNE 12, 2015](#)

Happy 2015! We have some great news....the Navigator bill (HB4576) was passed and signed by the Governor. Public Act 566 requires a Navigator or certified application counselor to complete a state application and be subject to certain rules, i.e. background check, additional privacy and security training requirements. Also, it allows the Insurance Commissioner to fine, suspend or revoke a navigator or certified application counselors certificate if they violate any provision. This really allows the Insurance commissioner oversight of navigators as they have over the agent community today. A copy of the bill can be found using [this link](#).

The Michigan Insurance Code rewrite has been delayed. We are not sure this will be moving forward at all this year. We will keep you posted as we find out more.

MAHU has a meeting planned with DIFS next week to discuss a possible delay of expanding the small group definition to 100 in Jan, 2016. Carriers have to file their 2016 plans in April so our time frame to act is very short. Stay tuned for additional updates.

Lastly, registration and sponsorship information is available for **MAHU Legislative Day on April 21, 2015**. We are currently in the process of building the agenda and it will be published as soon as possible.

Information regarding **sponsorship and registration** can be found **here**. Cost for members is \$15 and non-members are \$40.

Happy New Year!

2014 was a very successful year for Health Alliance Plan. We appreciate everything the agent community does on behalf of our company and our mutual clients. Thank you so much for your support and the sales you brought to us last year.

For 2015, HAP is where you want to be. We will continue to host top-notch producer product kick-off events, exclusive outings and CE days. We beefed up our bonus programs in 2014 and they will continue to run for 2015. Our new business bonus program, Partnership Plus offers two and three times the contract credit for new business group sales. This helps you reach a bonus much sooner than before. For 2015 we are offering a new business bonus for large group fully-insured clients that enroll 250 contracts. We continue to offer our Preferred Partner multi-tiered bonus plan as well a bonus for Personal Alliance, HAP's individual product. To become informed on the details of each program, bonus flyers are available on-line or you may contact the New Business or Producer Relations teams for a copy.

HAP has a full portfolio of products to offer your client base. Those products start with our fully-insured individual and group products. We offer HMO, EPO, and PPO plan designs. Choice networks are currently available for small group sales through either the Henry Ford Health System or Genesys Health System. We currently partner with two private exchanges, iSelect and the Michigan Chamber. Agents are able to sell self and shared-insured products through our TPA partner ASR as well as the TPA of your choice. Medicare products are also available for sell by our Agent partners.

Health Alliance Administrators (HAA) is our exclusive Managing

Agency(MA). They are ready to train your team on all that HAP has to offer. They are willing to help your agency grow your HAP book of business.

HAP is a full supporter of NAHU and the agent community. We know your value and we appreciate all you do on our behalf.

HAP wants to work with you and your teams to build strong relationships! Please reach out to the Producer Relations team at HAP or HAA, our Managing Agency at (866) 766-4656 * www.haaweb.net. Looking forward to a fantastic 2015!

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**This article was a paid placement*

MAHU MEMBER SPOTLIGHT



EJ Pearson has been a member of the West Michigan Association of Health Underwriters since June 2014 and currently serves on the Board as Secretary. He will be President elect in his next term. EJ is a member of the 365 HUPAC club. He has been in the industry for 23 years and a graduate of Olivet College where he studied business and insurance. EJ is the currently the Vice President of Benefits at The Lighthouse Group. Previously he was a senior consultant for Towers Watson and prior to that a Principal/Office Business Leader in Mercer's Employee Health and Benefits business. EJ is excited to have a leadership role with WMAHU and looks forward to continuing to serve our industry and this association.



MIWEST Michelle Stouffer
MISOUTH Chris Oleary
MDAHU Lee J. Bird
MDAHU Emma Chang
MDAHU Erin Faszczewski
MDAHU Jason Freeman
MDAHU Michael Jakubic
MDAHU Renay M. Kedzierski
MDAHU Adam Lupcke
MDAHU Kevin C. Mannor

If you had health coverage from another source, like a job, Medicare, Medicaid, or a plan you bought outside the Marketplace:

- * You'll report this simply by checking a box on your federal income tax form
- * You won't have to fill out any additional tax forms
- * You won't get a Form 1095-A



NAHU BROKERS MAKING A DIFFERENCE STORY

WE NEED YOUR STORY!



NAHU is excited to announce the launch of our revitalized [Brokers Making a Difference \(BMD\) campaign](#). The campaign started December 1, and will run through February 15. As detailed in our [proposal](#), we

encourage all of you to [submit](#) personal brokers making a difference stories as well as have your clients submit real testimonials on how you made a difference to them.

Join the [Brokers Making a Difference Campaign](#) Movement!