

Michigan Association of Health Underwriters

MAHU ENews

July 2015

In This Issue

[President's Notes](#)

[Legislative Update](#)

[VBID Main Seminar Focus](#)

[MAHU WINS AWARDS](#)

[New MAHU Members](#)

[WMAHU](#)

[SMAHU](#)

[MDAHU](#)

[NMAHU](#)

[LPRT](#)

[MAHU Visits UP](#)

[Compliance Corner](#)

President's Notes

As the new president for MAHU, I wanted to introduce myself and let you know a little bit about me. I live in Lansing with my wife Laura, and am the managing partner at Voss Financial Group in Okemos. I am, first and foremost, an agent. As such, I probably approach the board with a little different perspective. Living in Lansing does not geographically put me near a local chapter, which has been a bit of a challenge. My decision to join the association was more to support the work that the association does, rather than drawing on the support of a local chapter.

Interestingly, about six months after I joined MAHU, I was elected Secretary of the State Board of Directors. This would be a daunting task if not for the support and experience of the other board members. They have supported me for the last four years as I have transitioned through the different roles. I am looking forward to their support again this year as I lead MAHU as your President.

The group of individuals who make up the state board continue to amaze me, with their dedication to the membership and their hard work to forward the causes that impact the membership. They give of their time and talents on a volunteer basis, to drive the agenda of the health insurance business on a local, State, and Federal level.

Over the next year, it is my intent to attend a meeting at each of the local chapters and share with you what we are doing as your state board. In the meantime, if you have questions or input that you would like the board to be aware of, please don't hesitate to contact me.

Speaking from experience, there is no better way to see what the association is doing than by getting involved. I encourage you to participate in the sponsored activities of your local chapter. Our strength is in our numbers and you, as a member, are our best recruiting tool. Talk to those you have contact with and share with them the benefits of belonging to the association that supports their business.

I look forward to seeing each you at a local function soon.

Best regards,

Wayne VanDerKolk
MAHU President



Our Sponsors

Legislative Update

At the State level, things are relatively quiet as it relates to our industry. We did ask DIFS to add MAHU to their list of stakeholders if or when anything ACA related gets punted to the states for a decision. DIFS process is to send out a questionnaire to stakeholders, collect and review the responses, and make a determination. As an example, DIFS would use their process if the federal legislation gets passed that would let states decide their small group definition.

At the Federal level, the Cadillac tax is now a top priority for NAHU. NAHU is joining forces with some coalitions on this issue. Pay attention to future issues of the Washington Update for additional details.



[Visit Our Sponsor](#)

It is August recess for our Federal legislators and NAHU has developed talking points ([see attached](#)) to help you when meeting with your legislators in district. MAHU is organizing some key visits at NAHU's request. If you are interested in joining us, please contact me at ccooper@haaweb.net.



Blue Cross
Blue Shield
of Michigan

A nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association

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MAHU Hosts Professional Development Day

Quick Links

MAHU.org

NAHU.org

Mark your calendar for Friday, October 9! Michigan Association of Health Underwriters is hosting our first Professional Development Day! This will be an opportunity to get continuing education credits and enhance your knowledge of what the future of insurance benefit design may look like.

CALENDAR

Click links for more information

[WMAHU 2015
GOLF OUTING
August 26, 2015](#)

[MDAHU Tiger Day
Cheli's Chili & Comerica
Park
August 27, 2015](#)

Keynote Address: Value-Based Insurance Design

The future of employee benefit plan design may look much different from today, according to our keynote speaker, Mark Fendrick, MD. Dr. Fendrick is Director of the Center for Value-Based Insurance Design at the University of Michigan. He believes that plan design should incentivize treatments which are clinically proven to be highly effective. Similar to how the Affordable Care Act incentivizes preventive care by waiving out-of-pocket expenses.

"We are trying to change the health care discussion from how much we spend to how well we spend our healthcare dollars," states Dr. Fendrick. "The overarching goal of V-BID is to encourage employees to use high-value services in order to live healthier, more productive lives."

Dr. Fendrick was the featured speaker of the May NAHU Education Foundation webinar on Value-Based Insurance Design, also known as V-BID.

Four-Hour CE Opportunity MAHU will also offer two continuing education tracks where attendees will receive four hours of CE credit toward fulfilling their 24-hour State of Michigan requirement.

Track 1: Three hours of Ethics training conducted by the Department of Insurance and Financial Service. This will be followed by a one hour CE class on Voluntary Benefits conducted by Principal Financial Service.

Track 2: Four hours of Long-Term Care continuing education, as required to be appointed to sell LTC insurance products. This session will be conducted by Blue Cross and Blue Shield of Michigan in conjunction with LifeSecure.

Registration for this event will begin soon. The cost to attend is \$50 for MAHU members and \$100 for non-member guests. The registration fee includes food and beverages for numerous breaks as well as lunch.

The Platinum Sponsor for the event is Health Alliance Plan. Additional sponsorships are still available. Please contact Marcy Lay (laym@krkm.com) or Suzy Alberts (suzy@cbi4benefits.com), if you are interested.



MICHIGAN ROCKS THE AWARDS AT THE 2015 NAHU ANNUAL CONVENTION

LANSING, MICH, July 22, 2015

Michigan Association of Health Underwriters, which represents 800 members statewide, has received multiple national honors for association management excellence and member service in the public interest.

The National Association of Health Underwriters at its 85th Annual Convention and Exhibition in New Orleans, LA recognized MAHU with its prestigious Landmark Award, which spotlights outstanding achievements in service to members, the industry and public.

MAHU earned NAHU's Gold Certification and the Blue Ribbon of Excellence award, which is part of NAHU's Chapter Certification Program, and is an ongoing program that recognizes excelling chapters throughout the year.

"The leadership of NAHU members has a far-reaching impact on providing for the healthcare needs of individuals, families and business in their communities" said NAHU CEO Janet Trautwein. "We are grateful for MAHU's hard work with chapter development and recognize them for their efforts with these well-deserved awards."

MAHU also excelled this past year in member recruitment and retention efforts, earning NAHU's Highest Retention Rate of the Year and Highest Growth Rate of the Year awards. MAHU also honored with the Membership Cup Award for scoring the highest in most new members, highest growth rate and highest retention rate. MAHU Treasurer, Michelle Howard, received the Recruiter of the Year Award.

"We are really proud of the work that our association and members do together to help the citizens of Michigan make the best healthcare insurance choices for taking care of themselves and their families, while also advancing our professional standards and excellence," said MAHU president Val Cramer. "It is a tremendous honor to be recognized by our national professional association and peers from around the country as providing the best opportunities for our members and being dedicated to the people of Michigan."



**NAHU RECRUITER OF THE YEAR
AWARD RECIPIENT**

MICHELLE HOWARD

44 NEW MEMBERS!



NEW MAHU MEMBERS

Charles Blanchard
Mark Daus
Steve Flinker
Chadd Hodkinson
Brian James McClusky
Renee Oliver-Harris
Kate Strycker
Diane Wolfenden
Jennifer Seman
Timothy Town
Joe Brogger
Justin Goodenough
Judy Rauch
Arnold Williams
Cynthia Getz
Steve Hartnett
Larri Luthy
Darrell Newsone



WMAHU 2014-2015 Year in Review

As the Co-President of the WMAHU Board of Trustees, I would like to personally thank each member of our association. It has been an honor and a privilege to lead (co-lead) for a second straight year. Your membership in our association allows us to continue to provide you and your clients with most pertinent information in our industry. Without your ongoing support, we would not be able to enjoy all of the resources and programs our association has available. We are growing! WMAHU is excited to have over 220 members. Our industry is always changing and to keep up with all the new regulations, it is more important than ever that you get your information from a trusted source. The NAHU staff is constantly meeting with lawmakers and their staff to advise and inform them of the effects their decisions are having on our clients. They make sure your voice is heard by the lawmakers at all levels of government. Our website's tools and technology are second to none and as a member, you have access to it all.

It has been a great year for WMAHU. We started out the last year with a very successful and fun golf outing in August 2014. We raised over \$2,000 for our chosen charity, "In the Image". A very special thank you to all of our team sponsors and participants for helping us to be able to give such a generous donation!

Our "Member Appreciation Toys for Tots Happy Hour" annual holiday party at Peppino's was a big hit this past year. Despite the wintery weather, we had over 30 members show up to celebrate and help raise money for a great cause. Our members are a philanthropic group that cares for our community and gives happily to the less fortunate.

We had eight WMAHU members travel to NAHU's Capital Conference in Washington DC to meet with legislators and attend NAHU's training seminars. As a local association, we are very lucky to be able to send so many dedicated members to lobby with every one of our Michigan senators and representatives. We got much accomplished, learned a lot, but also had the opportunity to make lasting friendships.

The March 2015 Symposium was a huge success. Marcy Buckner, NAHU's Senior Director of State Affairs was the morning speaker. Marcy gave an ACA legislative update and discussed the likely impact the changes in congress will have on our members and clients. After lunch, Kevin Trokey spoke about strategies for agents in the ACA era and how to make their business more effective in the new landscape. The afternoon session was a panel discussion about the "Evolution of Private Exchanges in the Marketplace". Denise Christy, CEO of iSelect and Jeff Rubleski, Director of Sales Strategy for BCBS of MI discussed their experiences and answered questions from the audience. We also held a Silent Auction for our charity, Court Appointed Special Advocates (CASA) of Kent County.

It is with great pride to know that we belong to one of the highest achieving AHU associations in the country. Michigan Association of Health Underwriters (MAHU) was recently recognized with the **Blue Ribbon of Excellence Award** and the West Michigan Association of Health Underwriters (WMAHU) achieved its **2015 Gold Certification**, based on the chapter's efforts and achievements during a 12-month period.

It has truly been an honor to serve alongside Denise VanPutten as WMAHU's Co-President and every board member that dedicated their time and talents this past 2014/2015 year.

Troy Duimstra
2014/2015 WMAHU Co-President



Southwest Michigan Association of Health Underwriters (SMAHU) is looking forward to another great year. A strategic planning meeting was held recently; we received great input from our board and some attending SMAHU members. This year we plan to focus on showing how SMAHU membership gives you a competitive edge over a non-member and also improve our member communications. Our kick off membership meeting will include Region 3 Vice President, Pat Griffey. She will be sharing the value of membership and help us gain a better understanding of the great tools and resources NAHU provides that sets us apart from our competition. We will be exploring creative ways to update SMAHU members on professional development opportunities, legislative updates, monthly meetings, and more. SMAHU is creating a new website and exploring several other communication initiatives to keep our members aware of what the association is doing for them and the industry. Look for great things to come from SMAHU in the near future!

Tammy Deur
SMAHU President



MDAHU Update from Past President Erika Sklar and current President Steve Selinsky

Erika - It was an honor and privilege to serve as MDAHU President last year. With the help of an amazing board we had many successes. We were the largest local chapter in NAHU. We sent our largest delegation yet to Washington DC and our legislators listened. We developed a website and a monthly newsletter to better communicate with our membership. We educated our members and legislators about ACA. We sent out "Find an Agent" press releases during open enrollment last fall so that the public would be encouraged to work with a professional licensed and certified agent. We promoted member engagement by holding top notch events such as exceptional monthly membership meetings, CE opportunities, Benefits Expo, Tiger Day and our annual golf outing. We also found time to give back by contributing time and donations to Playworks, our chosen charity. We appreciate the agents who continue to support our fine organization and the carrier sponsors who help us to "get it done". My final thought is to wish all of you the fortitude to overcome the diversity in our industry. Stay Engaged!

Steve - MDAHU is off to a great start for this current board year. Tiger Day is scheduled for August 27th. It will be our kick-off event for the year. In July we held officer training. In August we will hold our strategic planning session. We have a great board this year with many new agent and carrier reps to carry the torch forward. We are also committed to finding new members to serve on our committees. If you are interested, please contact me. Our goals this year include reaching 500 members, growing our PAC participation by 20%, enhancing communications and value we bring to our membership, developing our leadership, as well as recognizing our chapter and members as leaders within our industry.

This is my 2nd time as MDAHU President. Looking forward to this opportunity to engage our members and make a difference.



It was a true pleasure to serve as NMAHU President for this past year. Many good things happened and I feel confident even better things are coming. The success of our Chapter is owed to our Membership and especially the following Members who stepped forward to take leadership roles for 2014/2015. They made my job easy.

Raquel Paulus- President-Elect
Mark McLane- VP
Treasurer- Greg Lewis
Secretary- Nancy McClosky

Directors
Jackie Letts
Brandon Darin
Jay Schripsema
Jessica Marsh
Megan Schmidt
Dan Marvin
Jennifer McDonnell
Lee Fivenson(Executive Director)

I could write a book on all of our accomplishments over the last year, but I won't. A few highlights were well attended monthly Board meetings, Attendance at National Convention and Capitol Conference, Chapter Golf Outing, Several General Membership meetings covering ACA, Legislation, and more ACA. Christmas Party, and growing our Membership from 46 to 53.

We have some new volunteers stepping forward this year to serve on the Board. Welcome Rose Twomey, Tim Bruce, Jen Seman, and Sam Campillo. Welcome! This is exciting.

And last but not least, I would like to thank our annual Chapter sponsors, which without their support, our job would be much more difficult if not impossible. They are; PLATINUM- Grotenhuis, SILVER- Priority Health, Wright Insurance Group, Delta Dental, BCBSM, BRONZE- Consumers Mutual and Securian Dental.

I sincerely wish Raquel and her entire team a very successful 2015/16 year.

Keith L. Wright, CLU,ChHC,RHU,REBC
NMAHU Immediate Past President

2015 LPRT Qualifiers



Soaring Eagle
Golden Eagle - Carrier Mgmt
Golden Eagle

Suzetta E. Alberts
Karl W. Albrecht
Michelle Chesney

Soaring Eagle	Ms. Diane M. Christensen
Soaring Eagle - Agency	Catherine L. Cooper
Eagle	Valerie Lynn Cramer, RHU
Eagle	Tammy K. Deur
Soaring Eagle	Michael A. Embry, RHU
Eagle - Agency	Rogers Benefit Group
Soaring Eagle	Mr. Randall A. Hoover, RHU,REBC,CLU,ChFC
Soaring Eagle - Carrier Mgmt	Michelle S. Howard
Leading Producer	Susan Emery Justice
Renewing Lifetime	Mr. Harvey L. Lee, RHU,REBC,CLTC
Leading Producer	Ms. Jacqueline L. Letts, RHU, CBC, LIC
Soaring Eagle	Kevin C. Mannor, LUTCF, LPRT
Soaring Eagle	Frank Mayer
Soaring Eagle	James McDonnell
Renewing Lifetime	Mr. Mark A. McLane, LUTCF,RHU,
Renewing Lifetime	Patrick Pennefather, LUTCF,CEBS,CLU, ChFC
Golden Eagle	Patrick Pennefather, LUTCF,CEBS,CLU, ChFC
Soaring Eagle	Vincent J. Rose
Soaring Eagle - Carrier Mgmt	Steven Selinsky
Eagle	Candius Stearns
Soaring Eagle - Carrier Rep	Mr. Jeffery C. Thomas, CLU,RHU,REBC
Eagle	Walters Financial Group
Soaring Eagle	Laverna Witkop
Renewing Lifetime	Mr. Keith L. Wright, ChHC,CLU,REBC,RHU

MAHU IN THE UPPER PENISULA



MAHU and NMAHU hosted a membership meeting in Marquette, Michigan on Thursday, July 23, 2015. The group heard from Karen Kirkpatrick formerly of Infinisorce now with On Your Mark consulting who spoke on ACA & ERISA Compliance.

NAHU Compliance Corner

As insurance brokers trained in risk management, it is our job to analyze and identify risks that might adversely affect our client's business objectives. Compliance with federal statutes and regulations in the areas of insurance, labor and taxes is a daunting task for many of our employer clients. With the NAHU Compliance Corner, you now have a one-stop place to find the majority of federal statutes that affect the employee benefits world.

Have a Compliance Question?

If you need an answer to a specific health reform implementation question, you may submit it here and receive a personalized answer back generally within a few business days. [Click here](#) to login and take advantage of this *premier* member benefit.

Frequently Asked Questions

Have a question on the employer responsibility requirements? Perhaps your burning question is about PPACA's subsidies. Now you can get answers 24 hours a day,

seven days a week with NAHU's newest Compliance Corner benefit: Frequently Asked Questions. We've posted dozens of the questions that you've been asking along with the answers [here](#).

Health Reform Compliance

The Patient Protection and Affordable Care Act (PPACA) has transformed the world of employee benefits and most NAHU members are now devoting a significant amount of their time to helping clients comply with the law and prepare for its coming changes. NAHU's PPACA resource page contains all the links, guidance and tools agents and brokers need to advise employer clients about their rights and responsibilities under the new law.

- [Patient Protection and Affordable Care Act \(PPACA\)](#)
- [Patient Protection and Affordable Care Act \(PPACA\) Certification Course](#)

Agents and the Marketplace

[Click here](#) for resources regarding agent and broker training for the federally facilitated and state-based marketplaces as well as other resources to address problems with individual and SHOP marketplaces.

Additional Compliance Topics

While PPACA represents new and extremely significant compliance obligations for employers and employee benefit specialists, it is certainly not the only federal requirement health insurance agents and brokers need to know about! [Click here](#) to view other compliance topics.

Compliance Corner Webinars

NAHU provides all members with [exclusive access to free monthly webinars](#) focusing on a specific detailed compliance topic of interest. These one-hour webinars are generally held on the first Thursday of each month at 1:00 p.m. - 2:00 p.m. Eastern. Compliance Corner webinars in the past have focused on W2 reporting, exchanges, summaries of benefits and coverage, the MLR rebates and more. Presentation slides, recordings and supplemental materials are available for members.

Additional Tools

- [Technology Solutions](#) - The technology solutions on this page are to help you navigate & grow your business in the industry as it relates to compliance within the ACA.
- [Compliance Resources](#) - Guidebooks to assist you with ensuring your clients are complying with all applicable laws & tools to ensure your compliance with HIPAA and HITECH.
- [NAHU Membership Comparison Flyer](#) - One-page flyer that members can use that differentiates NAHU members in the marketplace - **customize with your company logo!**