



- Krista Davis, MAHU President

It's hard to believe that we have reached the halfway point of my term as MAHU President! Seems like the perfect time to take a quick peek into the rear-view mirror as well as to let you know what can be seen out the front window.

At the MAHU Strategic Planning Meeting last August, your board set forth a number of goals and I'm pleased to let you know that we have and are working hard to achieve them.

Membership Growth & Retention - Our chairs, Michelle Howard & Rob Roney have set an aggressive target of growing the organization by 10% and retaining 90% of our members. While our state chapter still stands at over 800 members strong (a record high) and even with Metro Detroit as the largest chapter in the country, we are finding that many individuals have left our industry, making the retention number a hard one to achieve, but we are close. The need for new members continues. There's a new sheriff in D.C and our voice still needs to be heard as the future of our industry continues to be reshaped. We can get that done with our membership. Invite an industry colleague to join our ranks, help your local board with their recruitment efforts and get more involved yourself. Membership is our organization's greatest asset and the organization gives so much to our members.

Legislative Advocacy - The Legislative Team, led by Cathy Cooper & our KRKM lobbyist Ryan Burtka, set goals to be involved in and help shape a variety of legislative bills, hold a state-wide Leg Day and provide at least one scholarship to Cap Con for a member-at-large. Here's a rundown of what is happening in this area.

One of the initiatives the team embarked upon was to pass a Continuing Education Rollover bill - allowing for credits in excess of the required number to rollover into the next reporting period. We had success with support in the House, however, the legislative session came to an end prior to passing. We will see this introduced again in 2017!

This past year the Michigan legislature passed a package of bills to modernize our state's insurance code. At the same time, MAHU members were reporting a discrepancy with state law and federal rules on how to determine a "full time employee" for the small group market. Depending on the definition used, a small employer may have been above or below the 50-employee threshold, which drastically changes the benefit structure under the Affordable Care Act. Likewise, an agent would calculate significantly different premiums between exchange and non-exchange products. MAHU successfully lobbied for an amendment to clarify one definition for "full time employee" that created an equal playing field and removed the confusion in the small group market.

The Department of Insurance and Financial Services interpreted a rule this past spring that mandated insurance carriers not to release rates or associated marketing material until November 1st for the individual and small group markets. Some carriers in Michigan were not compliant and released materials and rates during the traditional August/September time frame. MAHU worked with stakeholders including the insurance carriers, DIFS and key legislators to change the interpretation of the rule so that rates and materials were released on October 3rd. Not only does this put all carriers on an equal footing but allows agents the time needed to find the best plans for their clients. MAHU will continue working with DIFS to ensure that there is an appropriate date for releasing rates and marketing materials that is fair to insurance carriers, agents and most importantly, the clients we serve.

The Legislative Team was able to award not one, but two scholarships to NAHU's Capitol Conference in February! We are pleased that Tim Bruce, NMAHU and Mark Merucci, MDAHU will attend for the very first time! Preparations continue for this upcoming trip.

Lastly, watch for additional details on the upcoming MAHU Leg Day which is combined with a Professional Development Day and will be March 7 & 8 at the Boji Tower in Lansing.

HUPAC -We started the year with 11.8% of MAHU members contributing to HUPAC and set a goal of having 18% contribute. We are currently at 17.6%! Congratulations to those who are working so hard to make this a reality. Our fearless leader, Cathy Cooper is on the NAHU HUPAC board, leads the charge for Region 3 in addition to being our state chair. On the Region 3 call last week, the efforts of Candius Stearns from MDAHU and Kyle Miller from WMAHU were also recognized. I am so proud of this team. With the new Trump administration come promises of big changes (again) to our industry. Our collective voice matters & needs to be heard. You can make a difference by contributing to HUPAC. Consider starting or increasing your participation. Every dollar matters.

Professional Development - MAHU's goals include hosting a statewide Professional Development Day, which is scheduled for March 7 at The Marriott Hotel in East Lansing. Chair, Suzy Alberts and Vice-Chair, Christine King, have a great day lined up for you, filled with CE credit opportunities as well as a keynote speaker addressing "Millennials in the Workforce". There are sponsorship opportunities available at [HERE](#). This year the Legislative & Professional Development teams have joined forces to bring you a fabulous two-day program on March 7 & 8. Round up as many members from your chapter as possible & head over to Lansing - you won't be disappointed!

Media - In early December, I had the opportunity to be interviewed by WOOD TV 8 in Grand Rapids. The story had to do with a consumer who was receiving provider bills for services they thought were going to be covered by their insurance plan as preventive care. Despite my best efforts, MAHU was not acknowledged directly, however, the message of working with an independent insurance agent, utilizing carrier tools & information and becoming an educated consumer did come through.

Awards - Val Cramer leads the statewide efforts here and together with the local chairs, they are preparing their submission for a variety of awards (Chapter Certification, Landmark, Pacesetter, Presidential Citation, Website, etc.) which will be awarded in June at the National Convention in Orlando. At last count, it appears that all of Michigan's chapters will be at least Silver Certified, which will enable Michigan to be a Blue Ribbon State. At last year's convention in Albuquerque, Michelle Howard received the Distinguished Service Award, MAHU won the Landmark Award, MDAHU won the Pacesetter Award, Steve Selinsky won the Presidential Citation Award and WMAHU won the Website Award. It's so very rewarding to see the hard work done here in Michigan recognized on the national platform.

I hope you will become even more involved in MAHU this year - take advantage of the learning and legislative opportunities coming in March. Participate in HUPAC - your voice matters! Encourage industry peers to join our ranks. The Association does so much for our industry - hope you will participate. Many hands make the work lighter! All the best for a successful 2017!

"HOME GROWN"

Throughout the years, Michigan has produced many great leaders who have served on the national stage. For the second time in our history, we will have an NAHU President, when Michael A. Embry, Sr., RHU, is installed at the annual convention in Orlando in June.



Mike is a familiar face to members throughout Michigan and the nation, having been an active member of NAHU since 1998. He has held numerous leadership positions including President of Michigan AHU, President of Metro Detroit AHU, and local and state Legislative Chairperson. He also served the six states comprising Region 3 as Regional Vice President, for three years before being elected to the NAHU Board of Trustees in 2014.

For the past 33 years, Mike has dedicated his career to the insurance industry, its agents and clients. In 1989 Mike developed and ran his own small benefits planning agency and in 1996, he founded the employee benefits practice at Michigan-based Comerica Insurance Services. In 2014 Mike purchased the Employee Benefits practice from Comerica and opened Comprehensive Benefits, Inc.

Mike's passion for NAHU and legislative issues was recognized early on. He received NAHU's Distinguished Service Award, NAHU's Legislative Achievement Award and NAHU's Triple Crown Award annually since its inception in 2004. Mike became a lifetime and qualifying member of LPRT in 2009 and has been a member of the Soaring Eagle Club for the past 5 years.

MAHU and Metro Detroit AHU are both very proud of our "home-grown" leader, as Mike becomes NAHU President in a few short months.

MAHU Hosts Professional Development Day March 7, 2017



If you need **Continuing Education credits**, then MAHU has you covered! On Tuesday, March 7, MAHU will hold our second Professional Development Day at the Marriott Hotel in East Lansing. This is the first part of a two-day event, including the Annual MAHU Legislative Day on March 8.

To meet the individual needs of our members, MAHU is offering two separate tracks.

TRACK 1

Six (6) hours of Continuing Education Credit
9:00 a.m. to Noon - Ancillary Benefits (TBA)
1:30 to 4:30 p.m. - Ethics (3 hours) provided by DIFS

TRACK 2

Eight (8) hours of Long-Term Care Continuing Education
8:00 a.m. to Noon
1:30 to 5:30 p.m.

Both tracks will include breakfast, lunch and a keynote address entitled "**Millennials in the Workforce**", presented by Leslie Lennergard. Leslie is the Manager of Strategic Planning for Aurora Healthcare in Milwaukee, WI. Ms. Lennergard is the

author of numerous articles and talks on working with millennials including "How to Communicate with Millennials" and "Permission to Parent Provides Lessons from the Playroom to the Boardroom".

Track 2 of the Professional Development Day will feature the eight hours of CE now required by the State of Michigan to sell long-term care insurance. This regulation changed from four hours in 2016. This course will allow licensed agents to immediately begin presenting long-term care options to their clients.

"There is a growing need for long-term care coverage. The number of Baby Boomers now requiring assistance with everyday living is increasing every day," stated MAHU President Krista Davis. "Long-term care coverage can provide financial support for home care, allowing individuals to remain in their home with a better quality of life."

The registration fee for Track 1 is \$60 per member, including six hours of CE. Track 2 has a registration fee of \$100 including eight hours of Long-Term Care CE. Both tracks include light breakfast, lunch, breaks and the keynote address.

Sponsorship packages for the joint event, as well as a single day are currently available. Click [HERE](#) to see available opportunities.

The Platinum Sponsor for Professional Development Day is **LifeSecure**, a national provider of long-term care insurance. Please watch for individual registration to open next week.



LEGISLATIVE YEAR IN REVIEW

This past December wrapped up the 2015-16 Legislative cycle in Michigan. Any bills that were not approved by both the Michigan House and Senate and sent to the Governor have to be reintroduced in 2017. Notable legislation that passed this year includes the Insurance Modernization Act, Public Acts 274-276 of 2016, that brought needed updates to the Insurance Code, Coordination of Benefits Act, and Patient's Right of Individual Review Act. Legislation to repeal the Health Insurance Claims Assessment (HICA) also passed but was vetoed by Governor Snyder. After the November election of President-elect Trump, a similar bill was passed under the premise that a GOP-led administration may be more sympathetic to allowing Michigan's current Medicaid funding mechanisms to remain in place which would allow for the repeal of HICA.



MAHU also spearheaded legislation to allow licensed insurance agents to carry over up to 12 continuing education credits during their 2 year license period. After a successful House Insurance Committee hearing in December where the bill passed unopposed, time ran out before the end of the year. The bill will be reintroduced this spring with the hope to get it passed by summer. With 42 new members of the House of Representatives, MAHU's Legislative Day on March 8th is more important than ever since it's likely that the Continuing Education bill will be up for a vote on the House floor around the same time.

There is bound to be significant change in the health insurance industry with Republican control in Washington. While it appears the Affordable Care Act will be repealed, its still uncertain what portions will remain and what new legislation will take its place. There

may be a great opportunity with more authority given back to the state's to control their insurance markets. In this case, MAHU will continue to advocate for changes to the insurance industry that promote more flexibility to better serve the clients.

MAHU LEG DAY 2017 March 8, 2017

Save the date for the 2017 MAHU Legislative Day!

March 8, 2017

Legislative Breakfast 7:30 AM - 9:00 AM

Legislative Appointments 9:30 AM - 2:00 AM



Registration details will be provided in the next several days, so watch your email!

Sponsorship Opportunities are available now - [CLICK HERE](#) - for more information.



LPRT

As 2017 begins, I'm encouraging you to complete and submit your application to the Leading Producer Roundtable (LPRT). The LPRT formed in 1942 to recognize the successful underwriters of Accident & Health Insurance. Today, the LPRT committee is committed to making LPRT the premier program for top Health, Disability, Long-Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management and general agency/agency managers. As a LPRT qualifier, you gain entrance to exclusive functions at both Capitol Conference and Annual Meeting and also provides you with additional resources at a discount.

As a reminder, for those of you who qualified for LPRT last year, don't forget to apply your discount code to your Capitol Conference registration in order to receive the appropriate level of discount! If you already registered and paid for Capitol Conference, a refund will be sent to you.

WELCOME NEW MEMBERS

Michael Bennett

Alecha Benson

Christopher Besonen

Laurie Bolach

David Bommarito

Marten Brikho

John Brogger

N.Z. Bryant

Joy Chapman

Danyell Coleman

Dawn Dorsch

David Dziejewit

David Engle

James Epolito

James Kaiser

Bradley Karson

Beena Kinariwala

Teresa Kline

Michael Krause

Marc Lasceski

Michelle Livingston

Susan Malley

Nick Mannor

Martin Marino

Quintin Meek

Angela Mitchell

Dana Nicholson

Anne O'Hare

Geoffrey Finger
Braydon Foley
Michael Fox
Jason Glime
Megan Gritter
Kimberly Hamelin
Joe Haney
Elizabeth Hendricks
Darryl Hibbett
Cathy Hiltz
Julie Holderness
Alan Holdorf
Michael Jabboori
Mike Jasperson

Stephanie Pichan
Mark Russell
Malissa Russo
Kristine Scheer
Elizabeth Schnettler
Stephanie Sims
Mark Smith
Lance Spies
Matt Steffic
Tabitha Tejero
Steve Tomasko
Bruce Wallace
Toni White

STAY CONNECTED



Michigan to Host Regional Meeting

Once again, Michigan will roll out the red carpet to leaders from across Region 3. The agenda is still being set; however, please SAVE the DATE:

**Monday and Tuesday
August 14 and 15
Amway Grand Hotel
Grand Rapids, Michigan**

This is a great opportunity for all board members to participate in leadership training. Watch for details as they unfold!



NAHU MEMBERSHIP DISCOUNTS AVAILABLE

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- NEW! 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..
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