

Michigan Association of Health Underwriters

MAHU ENews

March 2015

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President's Notes

Dear MAHU Members-

Spring IS in the air! After a long winter inside, I urge you to join fellow members at the Michigan State Capitol on April 21, 2015 for MAHU's Legislative Day. This is a unique opportunity to meet with legislators from your district and across the state to discuss issues pertinent to our industry. I hope to see over 100 participants as our presence will be seen and heard loud in Lansing.

Please be sure to note the local chapter events listed to the side. These events are open to all members to register. I am looking forward to West Michigan's Expo today, golf outings in northern and southwestern Michigan and the MDAHU Benefit Expo.

MAHU will be offering an incredible CE Opportunity to our members. Save the date - October 9, 2015, Crowne Plaza, Lansing. More information will be coming, watch your email box!

So many opportunities within our association, I urge you to consider attending at least one event this year.

You still have time to complete your LPRT information - deadline is March 31, 2015. Go online and apply today. [Click here to be directed to the online information.](#)

I urge you to get outside, take a break, enjoy the beautiful weather that Michigan has in store.

Legislative Update

NAHU 2015 Capitol Conference was a huge success! MAHU has asked a handful of first time attendees to share with our membership their experience in Washington. You will find these in this newsletter.

I urge each of you to attend 2015 MAHU Legislative Day on Tuesday, April 21st. You should have received your invitation via email, but if not, please use this link for more information and registration. We will be sending an update out next week with speaker confirmations. Register today!

[CLICK HERE FOR LEGISLATIVE DAY INFORMATION](#)

Four steps to maintain revenue streams during turbulent market shifts

[MDAHU Membership Meeting Federal Legislative Update](#)

[March 26, 2015 7:45 AM - 10:30 AM](#)

[MDAHU BENEFIT EXPO](#)

[MAY 13, 2015](#)

[SMAHU-Building a Culture of Health for Employers](#)

[April 14, 2015](#)

[SMAHU ANNUAL GOLF OUTING JUNE 10, 2015](#)

[NMAHU ANNUAL GOLF OUTING JUNE 12, 2015](#)

The small group base is eroding.

To remain competitive, many small groups are facing difficult financial decisions. One of the most common is dropping group coverage. When this happens, it negatively affects everyone -the employer who has to cut the benefits, the employees who lose coverage and the insurance professionals who lose revenue streams

While it's an agent's goal to try and retain group business, a group decision maker may make that difficult decision to end the group's health care plan. When this happens, agents should be prepared to move group members into individual plans. Blue Cross Blue Shield of Michigan offers its agents a Group-to-Individual solution that helps maintain customer relationships as well as a consistent revenue stream.

Group-to-Individual process benefits

The BCBSM's Group-to-Individual or G2I transition process offers a number of benefits for agents. One of the most important advantages is that this process ensures an agent maintains his/her agent-of-record status. The actual G2I process starts with a customized outreach from the agent to all affected group employees. Next, agents can choose from many enrollment options to best serve their members, including Marketplace activation, online enrollment or direct agent facilitation.

BCBSM also offers an out-of-state solution, so an agent can assist out-of-state employees with an enrollment process. For agents not familiar with G2I, BCBSM now has a sales consultant who travels to agents to help them navigate the process. It's this kind of system that can help agents, not only maintain agent-of-record status, but also protect their revenue streams.

Four Simple steps:

#1: Meet with group customers

Group decision makers choose whether to keep group coverage for all employees, for part of the employee population or move members to individual coverage. During this step, agents become a group's primary source of information on how the Affordable Care Act has affected a group's business.

#2: Submit the electronic Group Drop Notification form 30 days prior to benefit termination

Submitting the Group Drop Notification form will begin the transition process. At the same time, agents can tell BCBSM if they:

- * Want to remain agent of record
- * Want BCBSM to mail information to members losing coverage
- * If there are any special circumstances

#3: Enrolling employees into individual plans

An agent's involvement in a group's G2I transition process can range from being completely engaged to cooperating in BCBSM's G2I transition efforts. Agents can remain the agent of record for the G2I members they enroll, as well as members who enroll

through the BCBSM, or online, if a Group Drop Notification form is submitted.

#4: Monitor and reach out

After the Group Drop Notification form is submitted, you can see member information in the Blue Prospects management tool.

The one and only BCBSM is the only health care company in Michigan that offers agents a G2I process. This unique opportunity can help agents maximize retention as their group customers' transition from group to individual health care plans.

**This article was a paid placement by Blue Cross Blue Shield Michigan*

Capitol Conference

Stand Up and Be Heard was the theme of this year's National Association of Health Underwriters' (NAHU) Capitol Hill Conference, held in Washington, D.C.. Legislative Co-Chair, Brandon Darin of Grotenhuis and HUPAC Chair, Jay Schripsema attended on behalf of the Northern Michigan Association of Health Underwriters (NMAHU). The three day conference, that spanned the later part of February, had well over eight hundred agent and brokers in attendance; hailing from every corner of the United States to engage with the various speakers and to lobby our nation's leaders to enact legislation that is beneficial to you, the agent.



The speakers ranged from Governors, Senators, and various other administration officials to futurists, consultants and political correspondents. The presentations were knowledgeable and the discussions were vast; employer mandate and reporting, containing health care costs, the future of healthcare, the marketplace, Medicaid, Medicare, and the King v. Burwell case to be reviewed by the U.S. Supreme Court this summer, just to name a few.

NMAHU was well represented and advocated for. Jay and Brandon had visits with U.S. Representative John Moolenaar from Midland, MI and Chris Stewart, Health Care Legislative Aid for our Congressman, U.S. Representative Dan Benishek, M.D. The purpose was to get their support for various topics which included, carving agent and broker commissions out of insurance carriers' medical loss ratio requirements, which would more than likely prevent an artificial cap on commission, seek their support or thank them for their approval of restoring the 40-hour workweek requirements as it relates to health care, increase the eligibility and effectiveness of the small business tax credit, seek sound reforms to the marketplace to better service the needs of the agent/broker community, eliminate the national premium tax, promote legislation to contain health care costs, and most importantly, share stories from their constituents who are affected by Health Care Reform, among many other topics.

Stand Up and Be Heard, is exactly what NMAHU and NAHU accomplished!! Thank you for your support and monetary contributions to allow Jay and Brandon to participate in such an important cause.

Capitol Conference Experience

It's truly an amazing experience to be in Washington DC with 800 NAHU members. Capitol Conference provides the opportunity to see firsthand the efforts our association and members are making to support our industry.



NAHU brings in great speakers to educate and provide new perspectives. I enjoyed hearing Healthcare.gov CEO Kevin Counihan speak. He discussed the back-end concerns on the federal marketplace and what they are doing to improve the experience for agents. It was also interesting to hear from a panel of speakers on a topic of "Moving Transparency Forward". They provided some great examples of how hospitals and insurance carriers structure reimbursement schedules and how there can become huge differences in price for the same procedures at different facilities. I'm looking forward to further participating in NAHU's new 10-part webinar series, "The New Healthcare Landscape: How to Make It Work for Your Clients". It is designed to help agents stay informed of the latest in healthcare delivery, payment and transparency.

A major part of the conference is the opportunity to visit with our district representatives, share what we do and ask for their support. NAHU members made these connections at over 400 meetings! I met with Senior Legislative Assistant, Nathan Bult from Congressman Bill Huizenga's office. We discussed the need for fixes in the exchange and requested Huizenga's signature on [a letter](#) (from Rep. Carney and Rep. Benishek) to the Administration, which asks for a dedicated agent/broker hotline, improved agent search functions, and increased consumer protection by tracking and recording all application assistance. We asked for support on the medical loss ratio broker bill (H.R. 815). We also discussed the need for a delay to the small group definition change. I have had several follow up conversations with Mr. Bult, including providing them with a letter they can sign to request HHS delay the small group definition. Although I don't feel I'm very politically savvy, NAHU does a great job of preparing us for the meetings, providing resources and talking point to make these meetings very comfortable and effective.

I am grateful that I was able to attend Capital Conference this year and would encourage every member to make an effort to reach out to your legislator and make plans to attend next year's Cap Con.

Thank you,
Tammy Deur
Director of Marketing
Grotenhuis

I had the opportunity to attend the 25th Annual Capitol Conference in Washington DC. There were hundreds of agents from around the country meeting with congressional leaders and getting together to share ideas. We listened to speakers from Congress and the Senate. Everyone agrees that health care needs to be reformed, however, providing generous subsidies, adding new taxes and fees along with mandating benefit requirements, is only making it more unaffordable.

Appointments were made for each of us to meet with elected representatives from our area. My group met with staff from Brenda Lawrence office (R) from the Southfield area. We discussed the burden the employer mandate is having on employers, the importance of supporting composite rating for large employers and increasing age rating bands. Although we could not meet with Brenda, her staff seemed very knowledgeable about the ACA law and was on board with our suggestions. We were unable to meet with Fred Upton, as he was not available until late Wed afternoon when most of us were heading home. It was very interesting to see the interaction on Capitol Hill and the influence that NAHU has established.

NAHU has worked hard lobbying for:

- Promoting legislation to remove agent commissions from the MLR
- Having a dedicated broker portal on the Federal Marketplace
- Supporting HR30 to restore the traditional 40 hour workweek
- Legislation to simplify the employer reporting requirements
- Composite rating
- Eliminating or delaying the small group expansion to 50 to 99 employees
- Containing cost by examining what is actually causing the cost of insurance to increase, rather than just providing subsidies

- Placing more emphasis on wellness for employer sponsored plans by offering incentives
- Greater transparency of provider quality and cost

One of the speakers spoke on transparency in our industry and how important it is for consumers to know the cost of care. A MRI can range from \$500 to \$3500 depending upon where they go. Hospitals negotiate each procedure and are willing to go higher on some to go lower on others. Surgery could be 10 to 20 times higher at another facility.

I am proud to be a member of NAHU and applaud their efforts in helping agents/brokers continue to make a difference in healthcare.

Debbie Schnelker
Manager, Proposals and Underwriting
Burnham & Flower Insurance Group



Terry Burke
Nicole Calimeri
Rodney Claboine
Krystn Clark
Thomas Danko
Ashleigh Dera
Joshua DeVries
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Lynn Picano
Christina Priebe
Terrence Rush
Kraig Sexton
Cheryl Smith
David Thomas
Bryan Taggart
Staci Tuggle
Leslie Hurd
Kay Goodemoot
Nikole Sears



NAHU BROKERS MAKING A DIFFERENCE STORY

A Media Moment from NAHU

March 6, 2015

Congratulations to our Brokers Making a Difference Contest Winners!!

From November 1, 2014, through February 15, 2015, NAHU members from across the country submitted more than 100 new Brokers Making a Difference (BMD) stories and testimonials. Our members sent in personal stories as well as solicited testimonials from their clients. So many of these stories pulled at our heart strings and solidified our mission to publicize the critical role of the broker in our nation's healthcare system.

We created individual state BMD booklets that highlight these important stories on a state-by-state basis. These new booklets are a great lobbying tool as well as a way to personalize these timely health insurance issues to the media. We will be uploading all of the BMD state booklets to the NAHU website shortly. A link will be available on the homepage.

And the winners are...drum roll please...!

- By Region/Individual winners:
 - First Place Winner: Michele Malooley from Florida won for Region 5.
 - **Second Place Winner: Patricia Griffey from Indiana won for Region 3.**
 - Third Place Winner: Nola Wood from Missouri won for Region 6.
- By State winners:
 - **First Place Winner: Michigan Chapter with 22 total submitted stories.**
 - Second Place Winner: Florida Chapter with 18 total submitted stories.

Third Place Winner: Indiana Chapter with 11 total submitted stories.

REGION III ACCOLADES MEMBERSHIP

MDAHU is ranked #1 in the growth and gains

contest for large chapters

MAHU is ranked #1 in overall gain contest

**Michelle Howard is currently the recruiter of the year
- 31 new members recruited!**

DID YOU KNOW?



The NAHU Education Foundation is a 501(c)(3) nonprofit organization that helps the public stay informed about the public and private health insurance options available to them. The foundation creates educational materials for the American public about private health insurance options, whether consumers are buying health insurance coverage on their own, purchasing coverage through the exchange or signing up for a plan through their employer. The foundation also assists those needing coverage who may be eligible for public programs like Medicare, Medicaid or children's health insurance programs.

[click here to be directed to the NAHU Education Foundation](#)