

Michigan Association of Health Underwriters

MAHU ENews

May 2015

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President's Notes

Thanks so much to each of you who took time out of your schedule to participate in legislative visits in Lansing last month. We had great representation and we were very well received. See Cathy Cooper's report.

Membership continues to grow in Michigan! When you became a member of NAHU, the Association opened the door for you to access many tools and resources that help you be the expert for your client. We're scheduling a quick 30-minute webinar for all Michigan members to review the tools and resources. There's value in your membership!

Local chapters are buzzing with successful monthly meetings, expos and symposiums and soon we'll be gathering on the golf course to support charitable causes. I applaud each and every one of you who are participating in all the various ways we come together as an association to network with and learn from each other. Elections are underway (some are already completed) and there are new members taking up the reins. Thank you for getting involved in your association. Please consider participating in the Region 3 Leadership conference that will take place in Columbus, Ohio from noon on Monday, July 27 to noon on Tuesday, July 28. Stay tuned for registration and conference details.

I look forward to spending time with you and meeting the first-timers who are attending Annual Convention in New Orleans, June 28 through July 1. We definitely have much to celebrate! Congratulations to our local chapters for achieving the following certifications: MDAHU - Gold, NMAHU - Silver, SMAHU - Gold and WMAHU - Gold. Michigan is one of only 11 states that earned Blue Ribbon status based on the local chapters' achievements of earning a minimum of Silver certification. The certification is an ongoing program that recognizes excelling chapters throughout the calendar year.

Thanks for taking time to support and receive from your Association!

Have a healthy day!

Valerie Cramer, RHU
Vice President, Marketing Development, Grotenhuis
President, Michigan Association of Health Underwriters



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[Legislative Update](#)

Quick Links

MAHU.org

NAHU.org

CALENDAR

Click links for more information

[MDAHU 2015
GOLF OUTING
June 8, 2015](#)

[SMAHU 2015
GOLF OUTING
June 11, 2015](#)

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

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

MAHU Legislative Day was a success thanks to our sponsors and our attendees. Sponsors included HAP, BCBSM, Grotenhuis, Action Benefits, Health Alliance Administrators, Priority Health and LifeSecure.

We had a fantastic lineup of speakers in the morning including DIFS, Senator Marleau, Senator Shirkey, Dick Posthumus, Senior Advisor for Governor Snyder and Steve Fitton, Director of Medicaid who gave an update on Healthy Michigan. After we heard from our speakers we enjoyed a lunch at the Capitol with legislators and their staff. Most importantly we had **100% saturation of our legislators**, either in person or with a drop by so every legislator's office saw a MAHU representative that day.

If you were unable to attend, but would like to contact your legislator to introduce yourself and share our talking points, please use the links below to find your legislators.

[Michigan State Senate](#)

[Michigan House of Representatives](#)



VBID is Focus of MAHU's Professional Development Day

Staying on the for-front of market change is important to all MAHU members. So mark you calendar **NOW** for MAHU's first Professional Development Day to be held on Friday, October 9. The event will be held at the Crowne Plaza Hotel, Lansing, 9:00 a.m. to 4:00 p.m.

The day will feature one of the nation's premier experts on VBID, Dr. Mark Fendrick of the University of Michigan's Center for Value-Based Insurance Design.

You will also have the opportunity to obtain Continuing Education credit including the required three hours of Ethics CE. Watch for more details in the coming weeks!!

Sponsorship opportunities are available, as well as space for additional CE classes - for more information contact:

Suzy Alberts (suzy@cbi4benefits.com)

or

Marcy Lay (laym@krkm.com)

Keith Wright - Meet the Candidate



Keith Wright was the nominee for the Secretary position of the MAHU State Board for the 2015/2016 board year

Keith began his insurance career in Southern Ohio in 1983 with the Mutual of Omaha Companies. He transferred to Traverse City as District Manager in 1986. He founded Wright Insurance Group, A Brokerage General Agency serving all of Michigan in 1994. He holds the CLU,RHU,REBC, and ChHC designations from the American College. He is also a Life Underwriter Training Council Fellow and is a LIC. Keith served as Moderator for multiple LUTC programs of study.

He has served in every position for NMAHU and is finishing his third non-consecutive term as NMAHU President. At the State level he has served in the past as Chair for Technology, Professional Development, Awards, and is currently the MAHU retention Officer.

He is a Life Member of the LPRT and has qualified multiple times for the Triple Crown Award.

He is a Past President of the Northern Michigan Chapter of NAIFA and serves on the Board of Directors of a local Credit Union as well as serving as a Director or Officer of several non-profits in the Traverse City area and is proud to be a Shriner due to the charitable work they do with Children's Hospitals.

Keith feels that NAHU has helped his career immensely over the years and with his youngest daughter finishing her Sophomore year of College, He now wants to give back to the Association by serving in a leadership position at the State level.

"I would be honored, if elected to be Secretary of this great Association." said Wright.



Leonard Brucato
Samuel Campillo
Courtney DeSpeider
Brian Evanson
Catherine Francis

Nicole Green
Geoffrey Harris
Jacklin Kasper
Kirk Laskowski
Greg Lewis
Leslie Quist
Anne-Marie Reid
Melissa Rix
Nicole Rodriguez
Curtis Schoenjahn
Mark Thomas
Sally Wynaida
Lori Zenner
Elliot Backus
Marie Bast

Congratulations!

**As of March 31st,
Michelle Howard is leading the nation in
membership recruitment.**

**MDAHU continues to be the largest local
chapter in the nation.**

2015 LPRT Qualifiers



Suzetta Alberts
Karl Albrecht
Diane Christensen
Valerie Cramer
Tammy Deur
Michael Embry
Susan Emery Justice
Paul Goldman
Randall Hoover
Michelle Howard
Harvey Lee
Jacqueline Letts
Kevin Mannor
Jennifer Martin
Frank Mayer
James McDonnell
Mark McLane

Patrick Pennefather
Vincent Rose
Steven Selinsky
Candius Steerns
Jeffrey Thomas
Dennis Walters
Laverna Witkop
Keith Wright

NAHU Certification Courses



Consumer Directed Health Care (CDHC) Certification Course

NAHU has created a CDHC Certification Course. This four-hour course provides technical, actionable information that can be used to help clients consider fast-evolving plans and implement them. NAHU provides top-notch instructors who are leading experts in the industry. [Click here](#) to see just a few serving NAHU. For further information, visit the [classroom CDHC Certification Course](#) page. The CDHC Certification Course is also available online. Instruction will be delivered through NAHU's Online Learning Institute (OLI). For further information, visit the [online CDHC Certification Course](#) page.

DC Health Link Broker Training

The DC Health Link Broker Training Course for brokers with Washington, DC resident and non-resident licenses is available for online study. Following completion of the course and an online examination with a passing grade, students are provided continuing education credits ([status by state](#)). Instruction will be delivered through NAHU's Online Learning Institute (OLI). For further information, visit the [DC Health Link Training](#) page.

HIPAA Privacy and Security Training 2.0 Certification Course

NAHU now offers the HIPAA Privacy and Security Training 2.0 Certification Course online. This three-hour course instruction will thoroughly explain the HIPAA laws in a multi-media format. Host [David C. Smith](#), a nationally recognized HIPAA and benefits expert, will take you on a video tour of a typical agency and discuss the requirements as they apply to each position in an agency. For further information, visit the [online HIPAA Privacy and Security Training 2.0 Certification Course](#) page.

Patient Protection and Affordable Care Act (PPACA) Certification Course

NAHU has created a customized PPACA Certification Course for chapters. Consultative classroom instruction combined with online study offers unique opportunities, online library study resources, final exam retakes and continuing education credits. NAHU provides top-notch instructors who are leading experts in the industry. [Click here](#) to see just a few serving NAHU. For further information, visit the [classroom PPACA Certification Course](#) page. The PPACA Certification Course is also available online. Instruction

will be delivered through NAHU's Online Learning Institute (OLI). For further information, visit the [online PPACA Certification Course](#) page.

Self-Funded Certification Course

Developed by experts in the market space, this three-hour course instruction will ensure that students understand the key technical components of self-funding and are better prepared to counsel their clients on the various benefits of elimination of most premium tax, lowering cost of administration, claims/administration and customer service for employees. NAHU provides top-notch instructors who are leading experts in the industry. [Click here](#) to see just a few serving NAHU. For further information, visit the [classroom Self-Funded Certification Course](#) page.

The Self-Funded Certification Course is also available online. Instruction will be delivered through NAHU's Online Learning Institute (OLI). For further information, visit the [online Self-Funded Certification Course](#) page.

Training on Medicare Advantage and Part D Prescription Drug Plans

In light of the intense scrutiny of Medicare marketing activities, and the pressure that we feel from Congress, beneficiary groups, and other stakeholders, as well as the increasingly stringent requirements established by CMS, NAHU and its partners have launched a new online training program. For more information on training for brokers, agents and plan-staff marketing, visit the [Medicare Training](#) page.

Voluntary/Worksite Certification Course

NAHU has created a Voluntary/Worksite Certification Course. This three-hour course will ensure a strong technical knowledge of the rules and regulations pertaining to various types of voluntary/worksite products and proven methods for communicating those options to employers and employees in a compelling way. NAHU provides top-notch instructors who are leading experts in the industry. [Click here](#) to see just a few serving NAHU. For further information, visit the [classroom Voluntary/Worksite Certification Course](#) page.

The Voluntary/Worksite Certification Course is also available online. Instruction will be delivered through NAHU's Online Learning Institute (OLI). For further information, visit the [online Voluntary/Worksite Certification Course](#) page.

Wellness Certification Course

NAHU has created a Wellness Certification Course. This two-hour course helps clients to address controllable behaviors and guidance on plan implementation. NAHU provides top-notch instructors who are leading experts in the industry. [Click here](#) to see just a few serving NAHU. For further information, visit the [classroom Wellness Certification Course](#) page.

The Wellness Certification course is also available online. Instruction will be delivered through NAHU's Online Learning Institute (OLI). For further information, visit the [online Wellness Certification Course](#) page.

For more information, please contact professionaldevelopment@nahu.org.

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

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!**



NAHU has 20,000 members across the country; you are the reason we exist. Your participation in lobbying and advocacy is the reason we've become a force in Washington and in state houses across the country. Your recruitment efforts are why membership is up 33% over the past five years. Your contribution of your time and talents is why we have over 200 chapters across the country.

We never want to take these efforts for granted because, without you, we would suffer the fate experienced by countless other nonprofit associations: declining numbers, shaky finances and a demoralized membership.

NAHU created the President's Triple Crown Program to recognize those members whose individual contributions to NAHU help advance the association's mission. Like baseball's Triple Crown, it recognizes accomplishments in three key areas. However, while baseball's Triple Crown hasn't been won since 1967, NAHU's Triple Crown can be won every year by hundreds of our members.

Criteria

To qualify for the Triple Crown, within the **calendar year** (01/01-12/31), a member must:

HUPAC: Participate in \$10 x 12 draft program or contribute \$150 total

Membership: Recruit two or more new members

Advocacy: Use Operation Shout to send three or more messages

One, two, three -- it's that simple!

While members have the entire year to complete the requirements, winners will be announced quarterly. Once a member achieves Triple Crown, their name will appear only once on the specific quarterly qualifiers report (below), in the quarter in which the recognition was obtained. Once earned, the member has qualified for that calendar year.

Click on the reports below to see where you stand in qualifying for 2014:

[Membership Recruitment Standings](#) - January 1 - March 31, 2015

[Operation Shout Standings](#) - January 1 - March 31, 2015

[HUPAC Standings](#) - January 1 - March 31, 2015

Recognition

Members who meet these criteria will be recognized in a variety of ways, including a unique "President's Triple Crown" lapel pin, recognition in

HIU, and on NAHU's website. Individually, the Triple Crown accomplishments are not difficult to do, but together they help reinforce NAHU's position as America's premier association for health and employee benefits professionals. Many NAHU members qualified in 2013, and we look forward to recognizing many more in 2014!

[2015 Qualifiers](#)

2015 Triple Crown Flyer

Presidents Triple Crown Club

Recognizes members who have achieved the Triple Crown recognition for 3 consecutive years or more. Qualifiers will be determined and recognized at NAHU's Annual Convention.

Emerald Level - Received the Triple Crown award for 3 consecutive years

Ruby Level - Received the Triple Crown award for 5 consecutive years

Diamond Level - Received the Triple Crown award for 10+ consecutive years

Members who qualify for Presidents Club will be recognized with special ribbons and certificates at NAHU's Annual Convention, recognition in *HIU*, and on NAHU's website.