

Michigan Association of Health Underwriters

MAHU ENews

November
2015

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President's Notes

Fall is always my favorite time of year. The season seems to change fast, as we go from green to brilliant color to gray. Then the holidays are upon us. Every year the timing and weather during the transition from fall to winter are a little different. In the end the results are pretty predictable. We lose the leaves, the weather turns cold, and before you know it we are once again shoveling snow. But fall also brings the holidays, a time to give thanks for all of our blessings. Then it's Christmas, ringing in the joys of family, friends, and enjoying the merriment of the season.

I often feel like our work mirrors the fall season when we go from summer to preparing for the big rush of the renewal season. The weeks fly by as we prepare for renewals, get quotes, and hold open enrollment. And before we know it, it's over. We are once again thankful that we survived another season. We then have some time to relax and reflect on a job well done.

For your State Board, fall also has some similarities. This time of the year brings with it budget discussions, legislative updates, membership drives, recruiting contests, and planning for Capitol Conference. The committed members of the board that I am blessed to work with give tirelessly of their time to make this all happen, in spite of the many other demands that the season brings. As I've made visits to the different local chapters, I am always impressed with the many volunteer hours that are carved out of everyone's busy schedules. And all at this time of the year to deliver on educational and informative content.

And in the end, the results are pretty predictable. Good things are accomplished, members benefit, and somehow all the work get done. And we all can look back and feel good about another year. Best wishes to everyone during this busy season.

Best regards,

Wayne VanDerKolk
MAHU President

Legislative Update

With the passage of the PACE Act in Congress, the definition of small group was left up to the states. Michigan defined small group as 2-50 eligible based on current state law. We were disappointed that there are two counting methods-- on exchange (full time equivalents) and off exchange (eligible).



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Quick Links

MAHU.org

NAHU.org

We pursued a legislative fix immediately. However, based on the timing, it was apparent that this change would need to be pursued for 2017, rather than January, 2016. Legislation to change the counting method to full time equivalents really needs to be passed by March, 2016. This timing is critical because the carriers need to submit 2017 plans to DIFS in April, 2016. MAHU will keep you posted as we move through this process.



November 19, 2015

MDAHU November Membership Meeting

7:45 AM - 10:00 AM

Marriott Hotel
200 W. Big Beaver
Troy, MI 48084

Using Technology to Level the Playing Field

WMAHU Monthly Meeting

December 02, 2015

4:00 PM - 7:00 PM

Thousand Oaks Golf Club - Oak Leaf Lounge (restaurant entrance
upstairs)

4100 Thousand Oaks Drive
Grand Rapids, MI 49525

Legislative Update Happy Hour

SMAHU Winter Social

January 11, 2016

4:00 PM - 6:00 PM

Kalamazoo Country Club
1609 White Road
Kalamazoo, MI 49008

SMAHU Winter Social

MAHU Holds First CE Day



On October 9, MAHU held the first annual Professional Development Day at the Crowne Plaza Hotel in Lansing. The all-day event featured two continuing education tracks to select from: Track 1: Ethics and Track 2: Long-Term Care. Nearly fifty members and non-members participated in the meeting.

The highlight of the event was a keynote presentation by Mark Fendrick, MD, Director of the University of Michigan Center for Value-Based Medicine. Dr. Fendrick shared his thoughts and research on the future of health care and benefit design. He believes that benefit plans of the future will focus on "high-value" service such as preventive care and disease prevention.

MAHU would like to thank our sponsors for their financial support of this event!

Health Alliance Plan
Presenting Sponsor

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Silver Sponsor

Life Secure
McLaren Health
Bronze Sponsor



NEW MAHU MEMBERS

Dean Austin
Beth Bales
Catherine Brooks
Ben Cohen
Matthew Cole
Nancy Courser
Robert Crisan
Mark Davenport

James DiPaola
Michael Dulapa
Susan Emerick
Brandon Erhart
Vicki Ferguson
Jacqueline Figiel
Steve Flinker
Tina Frisbey
Angela Grimes
Cindy Harris
Jim Hart
Linda Holliday
Michael Jasinski
Christopher Javor
Michael Ketchum
David Kuzdek
Laura Larkins
Lisa Maxwell
Brian McCluskey
Carrie McKinnon
Brian Mills
Kimberly Moote
Lauren Morche
Nathan Neubecker
Renee Oliver-Harris
Helene Parry
Terrence Payne
Richard Phillips
Travis Porta
Ryan Quillan
Michael Ramsby
Michael Regoni
William Schmaltz
Michelle Schutte
Stephen Slaga
Lisa Sommerfeld
Laura Spink
Timothy Spink
Kim Traxler
Michael Vereecke
Joshua Vierling
Kirk Vogelei
Theresa Williams



WMAHU is off to a good start this year. Meagan Corcoran is doing a great job as Membership Chair. We are 25% of the way to our goal of 20 new members. Retention is near 88% and moving toward our goal of 90%.

We had a very successful golf outing in August and donated \$2,000 to the Kid's Food Basket. A strategic planning meeting was conducted and a plan developed. Troy Duimstra and his committee are planning for our March 17 Symposium. Watch for more information in the future.

We approved revised By-Laws in September and finalized our annual budget at the October board meeting. Our Christmas event will take the place of our monthly membership meeting and is set for December 2. Admission is an unwrapped toy for donation to Toys for Tots.

Dave Cluley

WMAHU President



It's been a busy Fall for SMAHU! Our board is working hard to stay focused on the goals set forth in our strategic plan. A big project for the board this year is the creation of a new website and a dedicated email address for the chapter. We are pleased to say we are making great progress. Our new email address is smahu.info@gmail.com and we will be introducing our new website yet this month. We have already hosted two successful meetings and our US Congressman Fred Upton will be the speaker at our November 10th meeting. It's a busy time of year for our industry and we all feel the stress of 4th quarter business and the Holidays so SMAHU does not host a December event. Instead, we celebrate the New Year during the second week of January with a Winter Social at the Wine Loft in downtown Kalamazoo. It's always a great opportunity to network and set our sights on goals for the New Year.

Tammy Deur
SMAHU President



Metro Detroit Association of Health Underwriters kicked off our programs year with two well attended meetings. The first was an outstanding presentation from Kevin Trokey. If you were unable to join us, you really missed a good meeting. I think Kevin was the best speaker we have had at a MDAHU meeting. He shared some important strategies on what differentiates successful agents from mediocre agents, and outlined the steps successful agents need to follow to excel in the post ACA environment. Our second meeting, in October, featured Rick Chouteau, Regional Vice President of Paycor. Rick spoke on employer reporting requirements and made a very complex subject easy to follow. Mike sure you check his presentation out on our website. We are bringing another speaker you will not want to miss for November. Alan Katz is a former NAHU President and is an expert when it comes to technology and how agents utilize it in their practices. Many of our members have asked how do they compete with some of the larger technology companies coming in to our market. Alan has seen firsthand how this has impacted the California market. He will share what agents need to know about technology and how to use it to

position themselves better against some of the high tech disruptors. Please make sure you register for this meeting, if you have not done so already.

Legislatively, Our members have met with Representatives Kildee, Trott, and Bishop, along with Senator Peters . We also had a phone call with senator Stabenow's staff. All these meetings took place during September. We played a major role in the passing of the PACE Act , which repealed the definition of small group from 51-100 and let the state insurance commissioner decide the definition of small group. We also had discussions on the Cadillac tax and why it needs to be overhauled, as well as removing agent commissions from the MLR calculations. Our efforts are really paying off. Since April we have recruited over 39 new members. We welcomed 8 of these new

Members at our September meeting and another 2 members at our October meeting. Our goal is to hit 500 members by April. We are at 470, so we need you help in bringing us the remaining 30. Our next membership meeting is the perfect opportunity to show a prospective or new member what MDAHU has to offer. We also have raised over \$600 to assist NAHU members who were displaced due to the recent flooding in South Carolina. Thanks to everyone who bought gift cards and supported our 50/50 Raffle. The MDAHU Board also made and served dinner for the South Oakland Shelter and donated proceeds from our 2015 50/50 raffles to Playworks. We would like to thank our members for helping us raise \$2500 over the past year for Playworks.

Fall is in full swing and with the hectic open enrollment season upon us, I hope you will join us at our upcoming meetings and stay current with what is going on in our industry by reading the daily NAHU newswire and visiting the MDAHU website. If you know of any prospective members, please send us their names. Thanks again for your continued support, we appreciate your membership.

Steve Selinsky
President, MDAHU



All is well in the great North! NMAHU has rolled out a new advertising radio/print campaign that refers the listeners/readers to our website to find an agent for assistance with Medicare and Individual OE.

We are gearing up for 2016 obtaining sponsors for the coming year. We are changing our bylaws and they are out for member vote at this time.

2015 LPRT



LPRT E-Access

[LPRT E-Access](#) is a LPRT qualifiers-only webpage that contains information to help them grow personally and professionally.

LPRT Applications & Forms

The deadline for LPRT applications is March 31. All applications received after this date will be subject to a \$50 late fee.

- [Online LPRT Application](#)
- [LPRT Application](#)
 - [Point Calculator](#)
 - [Certification Form](#)
- [Carrier & GAs LPRT Application](#)
 - [Point Calculator](#)
 - [Certification Form](#)
 - [Fee Calculator](#)

LPRT Qualification Information

Qualify by Income

To qualify by income, a certification letter signed by the applicant is required with supporting documents that verify the amount claimed, such as:

- Commission statements
- A statement of income signed by:
 - Representative of the company/broker-dealer/brokerage agency;
 - CPA (or equivalent); or
 - Representative of the applicant's personal agency/corporation/office.
- A W-2, 1099 or other income tax statement

Qualification categories

Personal Production:

Business written by a single producer

Carrier Representatives:

An employee of an insurance carrier working with producers

Agency:

Management of a general agency or agency.

Carrier Management:

Carrier/Home Office sales managers, directors of sales & vice presidents of sales

Levels of Membership

Qualifying:

Available to members applying for the first 9 consecutive years of qualification OR for the first 14 total years.

Lifetime:

Available to members applying and qualifying for 10+ consecutive years OR for 15+ total years; for members that are no longer in production.

Life & Qualifying:

Available to members that still generate production at qualifying level and have achieved lifetime membership.

Awards Categories

Leading Producer Qualifier
President's Council
Eagle
Golden Eagle
Soaring Eagle

NAHU Capitol Conference February 22-24, 2016

Online registration is now open and we invite you to register today! For more than 25 years, NAHU members have been coming to Washington, D.C., to stand together and make their voices heard. This year, make sure your voice is amongst the crowd. By registering for NAHU's 26th Annual Capitol Conference, you will have the opportunity to join with hundreds of your colleagues from around the country to lobby for health reform changes of importance to you and your clients on Capitol Hill. You will also get to hear from exciting speakers representing Congress, the Administration and other health reform stakeholders, network with other agents and see our Health Underwriters Political Action Committee at work. As 2016 is a presidential election year, now is the perfect time to come to Washington, D.C., and stand up as a force for change.

Wednesday's General Session Panel

The closing General Session will feature Charlie Cook, editor and publisher of the *Cook Political Report* and a political analyst for *National Journal* magazine, where he writes a twice weekly column. Charlie is considered one of the nation's leading authorities on American politics and U.S. elections. *The New York Times* has called Charlie "one of the best political handicappers in the nation" and has said the *Cook Political Report* is "a newsletter which both parties regard as authoritative." The late David Broder wrote in the *Washington Post* that Charlie was "perhaps the best non-partisan tracker of congressional races," while CBS News' Bob Schieffer called the *Cook Political Report*, "the bible of the political community."

Your Best Value!

Based on attendee feedback, we are continuing CapConPLUS. This year, each session includes so much content about nuanced aspects of health reform that you're going to want to attend them all. Sessions will focus on employer mandate and reporting, containing healthcare costs, navigating special enrollment periods and more. The schedule only allows for enough time for attendees to pick two sessions to attend in person, but with CapConPLUS you don't have to miss a thing! By selecting CapConPLUS during registration, you will receive audio recordings of all breakout sessions, synced to the PowerPoints.

Cancellation Policy

There will be **\$50** processing fee per registered member for cancellations received by January 7; a **\$75** processing fee per registered

member for cancellations from January 8-28; and no refunds for cancellations received after January 28. (NOTE: All cancellations must be in writing via email or fax; no telephone cancellations accepted.)

Links

[Capitol Conference Registration](#)

[VC/HUPAC Bowling Registration](#)

[Pricing](#)

[Preliminary Agenda](#)

[See Who Is Attending](#)