



November 2017

The Fun of being an Insurance Professional - 4th Quarter.

Michelle Howard
HAP - Director of Producer Relations
MAHU President



Dear MAHU Member -

We are in the heart of the 4th Quarter. Everyone is working hard on behalf of their customers. The holidays are creeping up on us as well. Who has more fun than an insurance professional during this time of the year? Hopefully that made you smile. MAHU has been spending our time focusing on the practices and new ideas on how we can provide an exceptional service experience for our members. Are we meeting your needs? Please let reach out to me if you have ideas for consideration.

We are planning to have a Legislative day in Lansing on March 21, 2018. The details are coming together and will be communicated to the membership early next year. The board is also working on a road show. This will consist of a few meeting dates across the state and including a meeting in the upper peninsula. The road show will have a legislative update and CE component. These meetings will also provide an opportunity to show our value to nonmembers in Michigan. We are focusing on growing our membership. We will be asking our members to help us promote the road show meetings to nonmembers. When the agenda is set and the locations are confirmed, we will communicate this information to our membership.

Currently the state board is looking for a member to serve as our VanGuard Chairperson. The purpose of the NAHU VanGuard Council is to recruit, retain, educate and support new and young agents, meeting their needs to ensure success in the benefits industry. The person who takes this position on the MAHU state board would be responsible for monthly conference calls with National Council. They would then attend the MAHU board meetings to report back information. They would also coordinate any activities or projects for our state by working with our local chapter presidents and vanguard chairs. If you are interested in serving in this capacity on MAHU board, please send me an email at mhoward@hap.org. I appreciate your consideration to volunteer!

Save the Date! The Metro Detroit Chapter is holding a membership meeting on January 18, 2017 featuring the three newest Insurance President & CEOs in their market. Please see the attached flyer for the information [Click here](#). This meeting

is open to all Michigan membership. This meeting will sell-out so register soon. As a perk to grow our membership numbers, a nonmember signing up for membership prior to this meeting will be registered to attend this meeting, free of charge. Please help me with recruiting new members by having a potential member reach out to me to discuss the value of membership and networking at this specific meeting.

That's all for now. Hoping everyone had a safe and happy Thanksgiving. Enjoy the upcoming holidays with your friends and family. Fourth quarter is painful. Everyone deserves to have a little break to be with the ones that they love.

Thank you for your continued support of the association. We are here to serve you!

Under the Dome

Ryan Burtka

MAHU Lobbyist

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The Michigan Senate has passed SB 492 sponsored by Sen. Geoff Hansen that would mandate health insurance carriers cover oral chemotherapy drugs and make them no less restrictive than comparable intravenous drugs. Additionally, co-pays for oral chemotherapy drugs would be capped at \$100 for a 30 days supply. During the Senate Insurance committee, the major health care purchasers and insurance companies testified against this insurance mandate bill. The bill has been introduced and passed by the Senate in previous sessions only to not be heard in the House Insurance Committee. MAHU will be monitoring this legislation closely to see if the House Insurance Committee brings it up for a hearing.

The House Insurance Committee did take testimony on a package of bills, HBs 5217, 5218, 5219 that attempt to address balance billing for air ambulance services. These bills would require health care providers in non-emergency situations who want to transfer a patient by air ambulance to notify patients they may be responsible for out of network costs. While balance billing is an issue for all ambulance services, out of network air ambulance bills can be in the tens of thousands of dollars. Payer groups and Blue Cross Blue Shield of Michigan testified in support of the legislation with hospitals and physician groups asking for more clarification in the language. While these bills may not effectively end balance billing, its refreshing to see the legislature try and solve a health care problem that can result in bankrupting a family. The bills may be up for a vote in the House Insurance Committee as early as next month.

MAHU PAC Needs your Support

This past week you received an email regarding MAHUPAC, which is MAHU's Political Action Committee. MAHUPAC differs from HUPAC in that the contributions for MAHUPAC go to our state Legislators, where HUPAC contributions go to our Federal Legislators. MAHUPAC was on hiatus for a while but now since the health care discussion is happening at the state level, it is more important than ever that we have money to support the Legislators that support agents and our industry.

Please consider becoming an ongoing contributor. Payments can be automatically deducted monthly or annually and can be made by personal credit card or personal check. If you were a past contributor, you need to sign up again.

Please support MAHUPAC today. Click [here](#) to make your contribution.

NAHU's Capitol Conference

Catherine L. Cooper

Executive Vice President/COO, HAA

MAHU Legislative Chair



NAHU's Capitol Conference is being held February 26 - 28th this year. This is a great chance to visit Washington D.C. and hear the latest and greatest news on our industry directly from NAHU and Members of Congress from both sides of the aisle. Attendees also have an opportunity to meet with their Member of Congress and we make it easy for you! MAHU handles the scheduling of visits and attendees. If you are new to this, don't worry, we pair you up with someone who has attended before. This is a great opportunity to see firsthand how it all works in D.C.

For first timers, MAHU is offering a scholarship opportunity. You can find additional details by clicking here [2018 CapCon Scholarship Information](#). Hope to see you in D.C.!



Maintaining the Tax Free Status of Employer Offered Insurance Benefits

Congress continues in its attempts to tax employees health benefits that are used by over 175 million Americans that receive health insurance through their employer. By fighting to maintain the employer exclusion NAHU and its coalition partners have saved the clients agents and brokers serve over \$260 billion dollars a year.

Succeeded in Passing Legislation to Allow States to Define their Small Group Markets

NAHU was able to pass legislation that allowed states to define the size of their small group markets. Under the ACA the definition of small group was to include mid size employers that could have wrecked havoc on 3.4 million employees and their families with nearly two-thirds of workers seeing an 18 percent premium increase.

Delay of the 40% Cadillac/excise tax and Health Insurance Tax (HIT)

NAHU with its coalition of partners were able to successfully get Congress to pass a two year delay of the 40% excise tax on health insurance plans which now means the tax will not go into effect until 2020. This action saved consumers and employers over \$16 billion in additional taxes. NAHU also won a one year delay of the health insurance tax, providing some temporary relief in 2017 to consumers and small business to the tune of \$12 billion. NAHU continues to fight for the full repeal of both of these taxes that increase the price of health insurance.

Repeal of the small employer deductible cap

NAHU along with its strong partnerships with other organizations was able to preserve plan choice and affordability by repealing the \$2,000/\$4,000 small employer deductible cap. Ensuring that clients represented by agents and brokers could pick the plan that best fit their needs.

Negotiating the Medical Loss Ratio from 90/10 to 80/20

In a perfect world, MLR would not exist but due to the insistence of Congress and the administration it is currently law. NAHU was able to negotiate the MLR from 90/10 to 80/20 preserving a role for the over 100,000 agents and brokers in the industry. NAHU continues to work to completely remove agent and broker commission from the MLR.

Restored Medicare Open Enrollment

NAHU successfully lobbied the restoration of the Medicare open enrollment period to allow the 19 million seniors who use MA plans to make a one-time change during the first three months of any year to another MA plan, elect original Medicare fee-for-service program, or to elect coverage under part D.

Medicare Moments

**Cheryl McCarthy
Grotenhuis**



MAHU continues to support agents and to increase awareness to our members about the opportunities to sell in the Medicare market—the fastest growing segment in health insurance. This is one of the reasons I participate in NAHU's Medicare Advisory Group. This national workgroup provides valuable insight into daily issues that affect Medicare beneficiaries and Medicare producers. We have strong relationships on Capitol Hill and growing influence with the Center for Medicare and Medicaid Services (CMS) offering education, advocacy and professional development. We are currently working on several issues including the interaction of Medicare and HSAs, COBRA and Medicare Part B enrollment, Medicare compensation issues, marketing regulations, and many more.

Did you know that in April 2018, CMS will begin replacing the Health Insurance Claim Number (HICN) with a Medicare Beneficiary Identifier (MBI) and eliminating the social security number from all Medicare cards? This change will impact everyone who has a Medicare card! The MBI will be randomly assigned alpha-numeric unique number. Watch for more details over the next several months.

If you have any items of interest that you would like to see addressed, please send them cmccarthy@grotenhuis.com.

TOGETHER. SHAPING THE FUTURE.

Robert L. Roney, Specialty Benefits, Blue Cross Blue Shield of Michigan, MDAHU President



In 2017, MDAHU began a productive campaign for our charity events Playworks. We raised \$2,500 by combining the money raised by holding 50/50 raffles at our monthly membership meetings, MDAHU Expo, Medicare Summit, golf outing and Tiger Day networking event. One of our corporate sponsors, Health Alliance Plan, contributed the money that they raised at their Producer Golf Outing to be combined with our funds too.

All of our 2017 meetings and events were successful. We will continue to raise awareness for Playworks, Inc. so that children have a safe and clean environment to learn leadership and negotiation skills throughout my tenure as president.

This summer began the 2017-18 board year and we decided to begin working on another charity project. We will be sponsoring, 'Children's DreamRacer'. What is Children's DreamRacer you might say, well it is a child sized version of a real NASCAR race car that is placed in children's hospitals and cancer centers worldwide to help children get through the difficulty treatments they must endure. They include a flat panel TV, CD/DVD player, Play Station®, IV stand, oxygen bottle holder, easy roller coasters with brake and storage in the trunk. Built by retired NASCAR builder and founder of CDRMark 'Smitty' Smith, these cars are made with the same materials used to build real NASCARS!

How can you help? The cost of one DreamRacer car is \$9,500 plus shipping, roughly around \$10,000. Our goal here at MDAHU is to raise a minimum of \$20,000 to install two cars into Michigan hospitals. We will accomplish this through selling donor advertising on the car. When delivered, the car is wrapped with the donor's logos and graphics. This is a lifelong advertisement billboard, the Logos and graphics never change! With the dedication of our newly developed Community Service committee, I am confident and positive we will hit our goal. We should have our two hospitals up and ready to go by December 15th, 2017!

We are also looking for other possible avenues to help our community as well as to grow our agent membership in our association. We will continue to help out children across this great state. It is all about the kids, right?

We will have monthly membership meetings this spring as well as our MDAHU expo in May, which has always been a great success. In June, we will hold our annual golf outing and next August we will host our 2nd annual Medicare Summit. We hope to see many of you at these wonderful events.

As the largest chapter in NAHU, we continue to grow professional development opportunities for our members, brace outstanding charity relationships to support our community, hold networking and educational monthly meetings, expos and to also have some fun at our golf outing and Tiger day events. We do this in order to increase the value of being an MDAHU member.

Over the next few months we will be working on recruiting new members while incorporating new ideas to enhance their experience and knowledge. Please reach out to me if you have any suggestions or ideas that we can use to recruit new members and improve our service to them. Thank you very much!

Membership Benefits

Please be sure to check out the newly updated NAHU website. While browsing, be sure to click on the membership benefits - you can't afford not to!

<https://nahu.org/resources/member-benefits>

Questions - please let the association office know.

Member Benefits

2018 MAHU LEGISLATIVE DAY - Lansing

MARK YOUR CALENDAR!

Wednesday, March 21, 2018 MAHU will be hosting their annual Legislative Day. Come and participate in our event:

Legislative Breakfast Reception
Legislative Update and "101"
Legislative Meetings (MAHU members form "teams" for these appointments)

LPRT - PROMOTE YOURSELF

The Leading Producers Round Table ([LPRT](#)) formed in 1942 to recognize the successful underwriters of accident and 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.



Are you already a qualifier? Don't forget about the [discounts](#) that you are entitled to.

Please feel free to contact us if you have [LPRT](#) questions or issues with the online process at LPRT@nahu.org.

Website Redeveloped

National Association of Health Underwriters (NAHU) launched a redesigned website in September, www.nahu.org, and invites visitors to explore its responsive layout and features. The website provides an ultimate user-friendly experience with improved navigation and functionality that allows members to have full access to the benefits it offers. The refreshed website contains a strategic layout of well-organized section placements to display all of NAHU's benefits, resources and association information. It also provides a seamless navigation to guide members effortlessly access the tools and training necessary to deal with complicated compliance issues and help consumers locate a health insurance agent in their area to assist them with selecting a healthcare plan that is right for them.



Created with the user-experience in mind, the site includes many new features to help users to quickly and easily navigate the site, locate member tools and stay informed on NAHU initiatives. New features include:

Accessibility on all devices: desktop, mobile and tablets.

Legislative section will contain highlights of NAHU's congressional testimonies and other great resources for members, media and legislators to access.

Search functionality to locate page content through descriptive tags, authors, and dates.

Prominent LTC and Medicare portals for health insurance agents and brokers to access and gain knowledge of those practice areas.

Events section with a calendar displayed by type and region of upcoming events, including classroom professional development courses, member-exclusive compliance corner webinars, and national, regional and state conferences.

Share content on your social media platforms directly from the website.

Be sure to take a moment to login and check out all of the information that is available to you as a NAHU member!

Certified Long Term Care

With over 18,000 graduates to date, CLTC is the leading provider of LTC-based education and training for insurance and financial professionals today. CLTC's online learning platform – eCLTC – conveniently offers 16 learning modules, videos, and study materials to help students earn their CLTC designation.

COURSE OBJECTIVE:

Upon completion of this course, the student will have a comprehensive understanding of the LTC industry.

COURSE SYLLABUS:

Modules 1-5: Explore the definitions, consequences, planning, 3-step process, and self-funding aspects of long-term care.

Modules 6-12: Learn specifics relating to Medicare, VA Benefits, and Medicaid as well as LTCI taxes, rates, and groups

Modules 13-15: Cover lessons on partnership, LTCI implementations, and ethics

Each module contains:

- CLTC Instructor Led Videos
- Engaging Presentations
- Learning Objectives
- Assessment Quizzes
- Course Material

NAHU members are eligible to receive an exclusive \$200 tuition discount with the promo code: **NAHU**.

[CLICK HERE FOR MORE INFORMATION](#)

ELEVATE YOUR CREDIBILITY

Earning the Registered Employee Benefits Consultant® (**REBC®**) designation elevates your credibility as a professional. The field of employee benefits continues to evolve rapidly. A year does not go by without new government regulations, new or modified coverages, and new techniques for controlling benefit costs. To best serve their clients, professionals need to have a current understanding of the provisions, advantages, and limitations associated with each type of benefit or program as a method for meeting economic security. The designation program analyzes group benefits with respect to the ACA environment, contract provisions, marketing, underwriting, rate making, plan design, cost containment, and alternative funding methods. The largest portion of this course is devoted to group medical expense plans that are a major concern to employers, as well as to employees. The remainder of course requirements include electives on topics serving various markets based on a broker's client needs.

Program Learning Objectives

Upon completion of this program, the student should be able to:

- Describe the legal regulations and methodologies involved in benefits management
- Describe the main features of commonly provided group insurance benefit plans, including applicable regulations, contract provisions, marketing, underwriting, rate making, plan design and cost containment
- Describe the main components of the Affordable Care Act as they relate to group health benefits and ethically guide clients toward compliance with the legal regulations while minimizing tax penalties and related employment costs
- Identify the main features of employer-provided benefits
- Describe the COBRA election process, and explain the rules that apply to the determination and payment of the COBRA election process, and explain the rules that apply

- Understand core ethical business practices
- HIPAA Privacy and Security and ERISA regulations and requirements

FOR MORE INFORMATION CLICK [HERE](#)

Michigan Association of Health Underwriters

We are an association of health insurance professionals who specialize in the delivery of individual and group insurance products. Our focus is to improve our health care system here in our state.

We represent our local chapters, clients, the insureds, and work to make health insurance more affordable and accessible for our state's residents. By educating our elected officials, we strive to avoid unnecessary legislation and the unintended consequences that often follows increased governmental involvement.

STAY CONNECTED

