



October 2017

TOGETHER. SHAPING THE FUTURE.

First of all, I would personally like to thank you for being a member. Your active involvement in NAHU is more critical now than it has ever been before. Our industry has many challenges at this moment. ACA has effectively changed most of our workloads for the worse during the 4th quarter of the year.



Our industry is worth fighting for. NAHU has provides a platform for the agent and carrier community to rally together around our cause. It provides a Town Hall where we all have a voice. It gives a group of strong leadership from which to learn from. It provides a way to collaborate for the benefit of our clients as well as personal development opportunities. We know that you are busy but your clients cannot afford for you to not afford the price of membership. Your support makes a crucial difference. The fact that your competitors are members may be the greatest reason for you to be a member too.

Over the next year, MAHU will be sending out informational email blasts regarding different legislative activities that we are supporting. We will be planning a legislative day in Lansing. We are also looking to take the show on the road by offering a few face-to-face meetings throughout the state. These meetings will be held at locations that are not normal membership meeting venues. We want to give our current membership the chance to participate in a legislative discussion, have access to CE as well as to give non-member agents the chance to see what we are about and to ask them to join our ranks. Stay tuned. We will share more information on these opportunities later this year.

MAHU values our membership. We want to hear from you. Please reach out and let us know how we can meet your needs. I look forward to representing the great state of Michigan over the next board year. Feel free to reach out to me directly with any questions or concerns. My contact information is listed below.

Sincerely,

Michelle Howard
MAHU President
NAHU Membership Vice-Chair
MDAHU Awards Chair.
mhoward@hap.org
o) 248-443-8530

1332 Waivers

Dear MAHU Member,

Congress is gridlocked and after several failed attempts, there will be no immediate changes to the Affordable Care Act. MAHU continues to work on your behalf to advocate for meaningful health care reform in the state of Michigan. MAHU is part of a coalition that includes the Michigan Association of Health Plans, Michigan Chamber of Commerce, and the Small Business Association of Michigan working together to develop a Section 1332 waiver to stabilize the Michigan insurance market.



Section 1332 waivers allow for individual states to waive certain requirements of the Affordable Care Act. Any changes cannot reduce benefits to individuals and must be budget neutral to the federal government.

As of January 1, 2017, State Innovation Waivers (Waiver) became available under the Affordable Care Act (ACA). Statutorily, there are limitations to what provisions of the ACA can be waived.

See the table below:

Statutes Subject to Waiver	
IRS Code 5000A – Individual Mandate	IRS Code 4980H – Employer Mandate
ACA Section 1301 and 1302 – Essential Health Benefits	ACA Section 1311 and 1312 – Rules Governing the Exchange
IRS Code 36B and ACA 1402 – Subsidies	

Thus far, 21 states have taken action toward applying for a Waiver with 6 states having filed their Waiver with Centers for Medicare and Medicaid Services (CMS) and the Department of Treasury (Treasury), and 2, Hawaii and Alaska, receiving approvals. In Michigan, we are looking for changes to affect the 2019 Plan Year. Working backwards, that gives us a short time frame to pass legislation, develop the 1332 waiver, and submit it to CMS for approval.

There is much work to be done and the first step is passing enabling state legislation. A bill is currently being drafted and will be introduced in the coming weeks. After the bill is introduced, we will be sending out an Operation Shout asking you to contact your state legislator. If you have an existing relationship with your Michigan Representative or Senator and you believe they will be a proponent of our bill, please let me know. Our lobbyist, Ryan Burtka, will be working hard in Lansing to make sure this goes as smoothly as possible. I thank you in advance for your support and will keep you posted on our progress.

Sincerely,

Cathy Cooper
MAHU Legislative Chair
ccooper@haaweb.net

Ryan Burtka
MAHU Lobbyist
burtkar@krkm.com

BUNDLE UP FOR THE FALL AND SAVE

Purchase the core curriculum courses of the REBC® designation as a bundle and receive \$179, the value of an elective.



The REBC® designation provides a prestigious education in the healthcare industry that students are able to acquire through self-study at their own pace from top-notch instructors who are leading experts. It offers students the opportunity to acquire high-level knowledge from a robust program covering a variety of industry subjects from group benefits and voluntary worksite to Medicare and self-funding.

NAHU knows that each health insurance agent and broker has different learning objectives. That is why the REBC designation allows students to customize their curriculum by choosing electives based on their interests and career goals.

Investing in yourself is worth it. Health insurance professionals who receive their REBC designation are elevated among colleagues. NAHU wants to help you stand out in the market and save money. From now until November 15, students who purchase the core curriculum courses of the REBC designation as a bundle will receive \$179. This savings will allow you to select an elective for free. This includes the:

- Voluntary Worksite Certification;
- NAHU Wellness Certification; and
- Self-Funded Certification.

Or you can put the saving towards other REBC electives, including:

- Individual Health Insurance Certification;
- Consumer Driven Health Care Certification; and
- Medicare Certification.

You can accomplish this designation and NAHU is here to support you through the process. For further information and designation registration, [click here](#). If you have questions, please contact professionaldevelopment@nahu.org or 844-257-0990.

Have You Found Your "WHY"?

Mike Embry, President, NAHU

I hope that many of you have taken the time to read or listened to the Simon Sinek book Start With WHY. This is an excellent book on leadership. My hope is that you will take the time to read or listen to this book.

For the over 20 years that I've been involved in leadership at NAHU, we've always done a good job of telling members and non-members WHAT we do and HOW we do it. However, we still struggle to change that paradigm and start talking about WHY we do it.

I believe that the conversation should be shifting to one that focuses on WHY we exist. NAHU exists to make our members the most-well-prepared health insurance and employee benefits specialists in the market. The next time you are recruiting a new member or bringing back a lapsed member, try using the above approach with them. No one can refuse being a part of an association that promises to deliver on that WHY.

We all know about the programs and services that NAHU provides to its members, most of which exist and are easy to find on the new nahu.org. The easy part of the conversation is the WHAT and HOW we provide value to the members of NAHU. Starting with WHY may not be the easiest way to approach a potential new member but it really works!

We, as members of NAHU, need to change the way we think about our membership and retention. Have you found your WHY?

Thanks for your time and for your commitment to NAHU.

Mike

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.

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!

Member Benefits

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

Questions - please let the association office know.

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

