



**OUR VOICE, OUR INDUSTRY, OUR FUTURE**

# **HUPAC Chairs Training 2021-2022**

Nathan Makla, Manager of HUPAC  
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# *Why HUPAC? It allows us to...*

**Engage-** with lawmakers from both parties to make sure our voices are heard by developing long term relationships

**Educate-** legislators about how to provide Americans with accessible and affordable health care

**Support-** lawmakers who prioritize our legislative agenda

## HUPAC ALLOWS US TO...

### Engage

HUPAC engages with lawmakers from both parties to make sure NAHU members' voices are heard.

### Educate

HUPAC educates legislators about how to provide Americans with superior health care.

### Support

HUPAC supports lawmakers who prioritize high-quality, low-cost health care.

## HOW HUPAC WORKS

Where does your contribution go?



### Identifying worthy recipients

The HUPAC Board selects candidates based on their positions on key healthcare issues.



### The ideal candidate

- ✓ Believes in a privately run healthcare system
- ✓ Understands the importance of health insurance agents and brokers
- ✓ Supports legislation that advances the interests of consumers, agents, and brokers.



### Why HUPAC matters

Your contribution to HUPAC allows us to communicate to policymakers how their decisions impact your industry and your clients.



## MAKE YOUR VOICE HEARD

Join us on our **March to \$1.5 Million**. Visit [HUPAC.org](https://www.hupac.org)

# *HUPAC Legislative Strategy*

- With many new faces in Congress, many need to be educated on the role of agents, brokers, and benefits specialists in our healthcare system
- HUPAC's goal is to ensure NAHU continues being at the table when legislation/proposals are being discussed
- Because of our success in fundraising we are increasing the funds we give to those in leadership, in committees of jurisdiction, and our legislative champions

# *HUPAC Legislative Strategy cont.*

- We will support members of both parties that support our legislative initiatives and agenda
- We will use the PAC in conjunction with grassroots to get our message across on the importance of our legislative agenda and how it can have a positive effect on lowering health care costs for Congressional member's constituents
- There is an appetite for bi-partisan solutions in health care and with Congress split in control that will be the only type of legislation that can become law. So it will be more important than ever to work in a bi-partisan manner
- We will use our relationships in Congress to influence the regulatory and executive branches on our issues

# How did HUPAC perform in the 2020 cycle?



| <b>Total Overall Candidates Funded:</b> | <b>201</b> | <b>Pct.</b> | <b>\$</b> | <b>667,500.00</b> | <b>\$ Percentage</b> |
|-----------------------------------------|------------|-------------|-----------|-------------------|----------------------|
| <b>Win:</b>                             | <b>187</b> | <b>93%</b>  | <b>\$</b> | <b>628,500.00</b> | <b>94%</b>           |
| <b>Loss:</b>                            | <b>11</b>  | <b>5%</b>   | <b>\$</b> | <b>39,000.00</b>  | <b>6%</b>            |

|                           |            |            |           |                   |            |
|---------------------------|------------|------------|-----------|-------------------|------------|
| <b>House Candidates:</b>  | <b>179</b> | <b>89%</b> | <b>\$</b> | <b>529,000.00</b> | <b>79%</b> |
| <b>Senate Candidates:</b> | <b>22</b>  | <b>11%</b> | <b>\$</b> | <b>138,500.00</b> | <b>21%</b> |

# Who did HUPAC give to in the 2020 cycle?

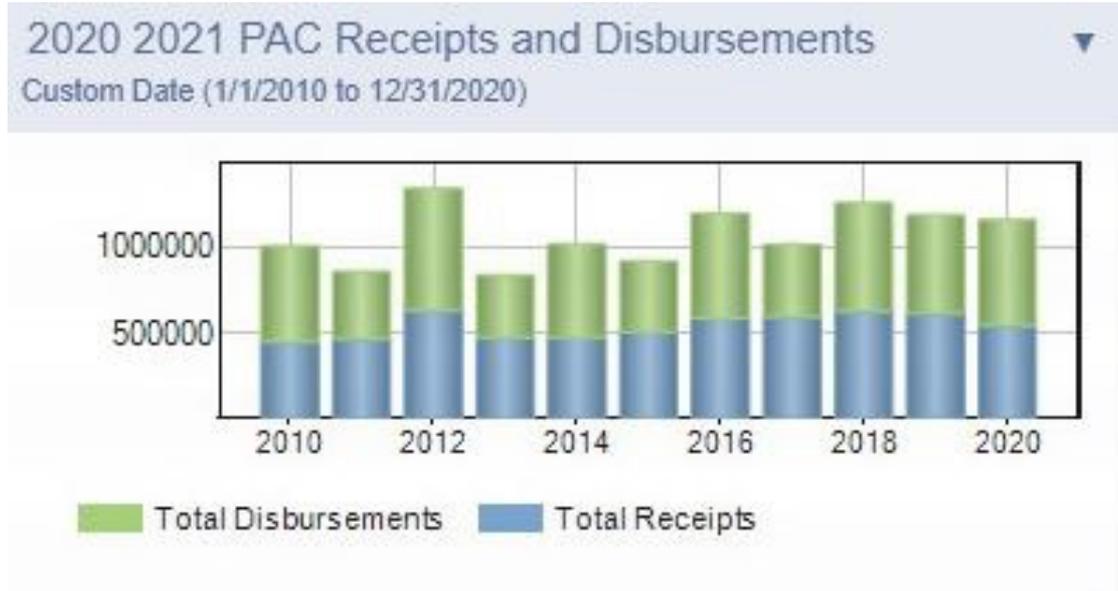
*HUPAC is Bipartisan*



|                        |     |     |               |     |
|------------------------|-----|-----|---------------|-----|
| Democratic Candidates: | 90  | 45% | \$ 279,500.00 | 42% |
| Republican Candidates: | 112 | 56% | \$ 388,000.00 | 58% |

# *Incredible fundraising even during a Pandemic!*

Over \$1 million raised for the candidate fund.



# Where does HUPAC stand with the rest?

| Insurance Association PACs                                | Total Disbursed  | Democrats        | Republicans      |
|-----------------------------------------------------------|------------------|------------------|------------------|
| Council of Insurance Agents & Brokers (CIAB)              | \$1,832,500      | \$643,500        | \$1,190,000      |
| Independent Insurance Agents & Brokers of America (Big I) | \$1,257,500      | \$360,000        | \$897,500        |
| National Assn of Insurance & Financial Advisors (NAIFA)   | \$1,214,500      | \$518,000        | \$696,500        |
| American Council of Life Insurers (ACLI)                  | \$895,500        | \$511,000        | \$384,500        |
| National Assn/Mutual Insurance Companies (NAMIC)          | \$811,000        | \$223,500        | \$587,500        |
| <b>National Assn of Health Underwriters (HUPAC)</b>       | <b>\$790,000</b> | <b>\$351,500</b> | <b>\$438,500</b> |
| Property Casualty Insurers Assn of America (PCIAA)        | \$662,000        | \$299,500        | \$363,500        |
| Association for Advanced Life Underwriting (AALU)         | \$604,000        | \$255,000        | \$307,000        |

# *HUPAC Fundraising Goal*

- Raise a total of \$870,000
- It will also give us more funds to go above and beyond for our champions

# Candidate Fund Fundraising

- Important... are **you** and your board members HUPAC contributors?
- Ask chapter for HUPAC time at meetings
  - Donation forms & materials at all chapter meetings
  - Recognize current contributors (i.e. badge stickers)
- Utilize resources from HUPAC.org toolbox
- Look for “FUN”raising opportunities
  - Golf tournament
  - Expo/symposium
  - Annual Telethon
  - Cash cube

# *Candidate Fund Fundraising*

- Special events for larger contributors
- Team up with local membership chair to provide membership reports, cross reference against HUPAC contributor report
- Work monthly report to get lapsed contributors reinstated and annual contributions from those that contribute annually

# *Admin Fund Fundraising*

- Leverage non-member, chapter and business contributions
- Sponsor HUPAC events (i.e. bowling party or Zoom speakers!)
- Include HUPAC in local and state annual budgets
  - Recommended \$2/member
- Meeting fundraising ideas
  - 50/50 proceeds
  - Pass the hat

# *Fundraising Truisms*

## Why do people contribute?

- Belonging & Friendship
- Fear
- Habit
- Prestige
- Reward
- Access
- **THEY WERE ASKED!**

# *Pushback on the HUPAC Ask*

## **Why should I contribute to politicians?**

Imagine people who don't know our industry making decisions that affect our livelihood...the PAC gives us a chance to develop relationships and educate members of Congress. How do you think all the legislation introduced on our behalf happens? Because of relationships and education.

# *Pushback on the HUPAC Ask*

## **What has NAHU done for me lately?**

Sometimes its about stopping terrible ideas from becoming law. NAHU was instrumental in banning surprise medical bills so that patients are no longer responsible for balances billed by out-of-network providers in emergencies or other instances where they do not have the ability to choose an in-network provider. NAHU also helped secure billions of unused FSA dollars that can be rolled over from 2020 to 2021 and 2021 to 2022!

## HUPAC BY THE NUMBERS

### No surprise medical bills

Patients are no longer responsible for balances billed by out-of-network providers in emergencies or other instances where they do not have the ability to choose an in-network provider.

### Billions of unused FSA dollars

rolled over from 2020 to 2021 and 2021 to 2022.

### \$197 billion

saved with the repeal of the Cadillac Tax.

### \$150 billion

saved with the repeal of the Health Insurance Tax.

### \$260 billion

saved by maintaining the employer exclusion on health insurance benefits.

### 19 million seniors

who now have a choice to switch plans during open enrollment.

### 3.4 million employees and families

who benefit from allowing states to define their small group market.

### 100,000 agents and brokers

who benefited from the medical loss ratio being negotiated from 90/10 to 80/20.



HUPAC and NAHU are constantly fighting to protect our industry so agents, brokers, and benefit specialists can continue offering their clients access to health insurance that meets their needs. These are just some of the recent successes NAHU and HUPAC have had in the legislative arena. If you have any questions, please contact [hupac@nahu.org](mailto:hupac@nahu.org).

# *Key Talking Points*

- You could literally be taxed, legislated or regulated out of business at any time without the legislative and regulatory advocacy performed by NAHU
- There is a definite connection between advocacy and your business bottom line
- HUPAC Contributions are the “Business Continuation Insurance Premium” that we must incur as an ordinary and necessary business expense

# *Key Talking Points*

- Advocacy is the ONE primary function of NAHU that must be done
- You cannot do it alone (i.e. you have only one vote and you have only one U.S. House Member (out of 435), and two U.S. Senators (out of 100). It takes a majority at all levels of Federal Government to pass any piece of legislation

# *HUPAC Board of Trustees 2020-2021*

**Region I – Erin Fisher**

**Region VI – Roland Barrera**

**Chair - Bill Hepscher**

**Region II – Chris Renkar**

**Region VII – Ray Magnuson**

**Vice Chair - Ed Oleksiak**

**Region III – Mike Deagle**

**Region VIII – Cathy Daugherty**

**Region IV – Joshua Haberman**

**At Large – David Duker**

**Region V – Terry Singleton**

# *Resource for You*

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