

# Michigan Association of Health Underwriters

MAHU ENews

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2016

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## President's Notes

A lot has happened since the last newsletter and the impact we as an association and the power of our collective voices is being noticed. In February the State Board had an opportunity to meet for a Q&A with DIFS Director Patrick McPharlin and communicate to him the areas of concern that affect our ability to do business in Michigan. More details of our meeting are in the article below.

Also in February, Michigan sent its biggest contingent of members (42) to Washington DC for the Capital Convention. From all reports, it is evident that our legislators are relying more and more on our association to help them make decisions as they address issues with the ACA going forward.

As the current president of your association it makes me proud to see the impact we are having at both the State and Federal level. In the near future we will be finalizing the details of a Legislative Day in Lansing. I would like to encourage everyone to come out and see what your association is doing at the State level. We have power in numbers and a strong showing from our membership goes a long way toward influencing our industry.

Until next time...

Best regards,

*Wayne VanDerKolk*  
MAHU President





## Quick Links

[MAHU.org](http://MAHU.org)

[NAHU.org](http://NAHU.org)

[SMAHU.org](http://SMAHU.org)

[WMAHU.org](http://WMAHU.org)

[MDAHU.org](http://MDAHU.org)

[NMAHU.org](http://NMAHU.org)

## 2016 SPONSORS



We are currently seeking sponsors for 2016. If your company would like to support our organization and be recognized by over 800 MAHU members, [click here for more information.](#)

## MAHU Meets with DIFS Director



The MAHU State Board met with DIFS Director, Peter McPharlin on February 16 proceeding a State Board Meeting.

Director McPharlin gave a quick bio of himself before opening the floor for discussion. Items that were discussed during the session were:

- What is your mission and vision?
- What are your goals? What would you like to change or improve? How can we help?
- What is your perspective on the role of the agent? How do you view them - important asset or inconsequential/non-essential?
- Recently, major carriers across the nation have stopped paying commissions on individual contracts. As part of the MLR calculation, agent commissions are theoretically part of the rate filing. Can carriers legitimately stop paying commissions without first amending their rate filing/lowering rates?
- Do you support agents being paid for their work? What is your perspective on agents charging fees instead of commissions? Would you support changing the regulations to permit agents to charge fees?
- Changing small group definition from eligible to FTE
- Insurance Code Re-write
- HICA tax
- Zenefits
- What opportunities would you like to see carriers in state explore via the ACA section 1332 waiver?
- What is preventing carriers from doing so?
- What can MAHU do to be a better partner?

The Director listened intently to our round the table discussion and appreciated our comments and concerns during the discussion. The Director appreciated MAHU reaching out to him and was eager to work with our group in the future. A follow up letter was sent to the Directors office

thanking him for taking the time to listen and to reiterate our offers to assist him or his office with any MAHU issues.

## MEMBERSHIP SURVEY



Your MAHU board of directors would like to extend a big "thank you" to all the members who responded to our recent Member Satisfaction Survey.

Overall, you told us that you find value in belonging to your professional industry association and that the programs and events offered around the state are excellent or very good. You've shared with us your greatest challenges as well as provided insights on how we can make things even better. This feedback has been funneled back to your locals so that they can incorporate your thoughts into future programming.

We asked and you responded...well some of you anyway! We asked if you wanted to become involved in the local or state committees/ boards and some of you said "Yes!" However, not all of you told us who you are. If you are interested in serving on a board or committee, can you please confirm your interest via email to Marcy Lay, Executive Director of MAHU at [laym@krkm.com](mailto:laym@krkm.com). Let her know if you have interest in local or state leadership and in what area you have interest (legislative, expo, professional development, etc.).

On behalf of your state & local leadership, thank you for your feedback. We value your membership and are working hard to continue to provide you with the knowledge and tools to be as successful as you can be.

**2016 Capitol Conference**



### A First-Timer Perspective

Lori Zenner, Grotenhuis

When I first glanced at the 2016 Capitol Conference Agenda, I have to admit I was a little overwhelmed. I wondered if I was prepared to hit the ground running with all of these polished NAHU professionals. Will I be able to contribute? Will I be able to follow along with the guest speakers and apply what I'm learning to what I do in the industry? After attending, I can honestly say yes, I was ready, and once things were in full swing on Monday, the agenda was not as overwhelming as I initially thought. Everything flowed very well and NAHU made everything easy to follow.

On Sunday, I attended both the Attendee Welcome Reception (sponsored by UMB Bank) and the HUPAC/Vanguard Council Bowling Party. I felt very welcomed as a 1<sup>st</sup> Timer at both events, and throughout the conference. The message was, hey, this is a big deal and we are so glad you are here! This really helped set the tone, it made me feel welcomed, and was told many times, thank you for coming.

I was most nervous about my meetings on The Hill, in my mind, being a sports fan, I saw it as the big game of the Capitol Conference! I appreciated how the speakers prepped the conference attendees for lobbying on Capitol Hill. I had no idea what this would be like and it was nice to receive some coaching on what we should focus on, how to go about it, what to say and more importantly what NOT to say. I felt the speakers did a really good job coming up with a game plan, they gave us great tips and NAHU did a great job preparing the Federal Policy Priorities - 2016. I was impressed by the consistent efforts put forth to get us ready for the "big game".

I attended the Compliance Corner Live breakout session which was a great fit for me. First off, I email Pam Mitroff regarding ACA related questions, and was happy to put a name with a face. Secondly, the question and answer session confirmed answers to 2 questions I've been waiting on from an insurance carrier, so it was a very productive session for me! On a day-to-day basis I

primarily assist agents with answering any related ACA questions they have, and it was nice to be in a room full of people who had basic ACA knowledge so we could focus 201 and 301 level questions.

I most enjoyed the Panel representing Congressional Perspective from Members of Congress Under 40, Kyrsten Sinema was captivating and motivating. Some bits were very comical, it was great being able to catch her point and laugh at the same time. She provided great perspective on what it's like to be Congresswoman under the age of 40. I also really enjoyed Charlie Cook's Political Outlook for the 2016 Presidential Election Cycle. At a time where the election is picking up speed, it was great to have a speaker who is an expert on U.S. elections and hear how he is tracking the race.

The biggest takeaway for me was seeing NAHU members in action, banding together to make their voices and stories heard. It's given me a deeper appreciation for all that NAHU does to keep insurance professionals up to speed on what's happening on all levels in the health care world. I learned that Congressmen are not always up to speed on what's happening with agents and our healthcare system. We need to bring issues to their attention and help educate them as much as possible so we can continue to make improvements in healthcare, the Affordable Care Act and continue to protect licensed health insurance agents and brokers. The Capitol Conference is the best experience I've had in my 15 year insurance career, and am grateful that I was able to attend.

#### **Notes from MAHU Scholarship Attendees:**

*"Being selected for the 2016 MAHU Capital Conference Scholarship was an honor. I took great pride in voicing our states needs and field experiences to our law makers in Washington. Having worked for a member of congress prior to insurance I knew the language and the style to deliver our message, a message that was delivered loudly! It went above and beyond my expectations and is a great tool to give individuals exposure to our ever changing industry. I hope to attend next year to fight for our insurance rights!" - Sam Campillo, Lighthouse Group*

*"I want to express my sincere thanks to MAHU for selecting me as a scholarship recipient to attend Capital Conference in Washington DC. CapCon was an amazing experience! The general sessions were truly informative and the speakers were very engaging. I really enjoyed the visits with the legislators too.*

*The passing of the Affordable Care Act has changed our industry in immeasurable ways. I learned that we have a voice in Washington and that we can make a difference. Knowing that NAHU advocates for us and*

*empowers us has solidified my passion for this organization". Christine King, HUB International Midwest*



**SMAHU Meeting**

**Kalamazoo Country Club**

**April 12, 2016**

[Click here for more information](#)

**WMAHU Meeting**

**Thousand Oaks Golf Club**

**April 13, 2016**

[Click here for more information](#)

**NMAHU Meeting**

**Traverse City Elks Club**

**April 19, 2016**

[Click here for more information](#)

**MDAHU Expo**

**Sterling Inn**

**Evening of 5/4, All Day 5/5/16**

[\*\*MDAHU EXPO SPONSORSHIP OPPORTUNITY\*\*](#)

[Click here for more information](#)

**WMAHU Meeting  
Thousand Oaks Golf Club  
May 4, 2016**

[Click here for more information](#)

**SMAHU Meeting  
Kalamazoo Country Club  
May 10, 2016**

[Click here for more information](#)

**MAHU 2016 LEGISLATIVE DAY**

**LANSING - STATE CAPITOL**

**May 18, 2016**

**SAVE THE DATE**

**NMAHU Meeting  
Traverse City Elks Club  
May 19, 2016**

[Click here for more information](#)

**WMAHU Meeting  
Thousand Oaks Golf Club  
June 1, 2016**

[Click here for more information](#)

**SMAHU Golf Outing  
Thornapple Creek Golf Club**

[Click here for more information](#)

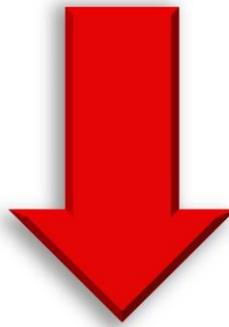
**June 9, 2016**

**WMAHU Golf Outing**

**August 24, 2016**

[Click here for more information](#)

## **MDAHU EXPO INFORMATION**



MDAHU invites you to join us for our 2016 Benefits Expo on May 4 and 5, 2016 at the Wyndham Garden Inn in Sterling Heights. This two day event will feature over 70 exhibitors and an opportunity to network with over 700 agents from Michigan, Ohio and Indiana. The Expo kicks off on the evening of May 4<sup>th</sup> from 5-8 with a VIP reception, silent auction, awards ceremony and networking with exhibitors.

On the 5<sup>th</sup>, from 7:30 -2:00 our exhibit hall will be open and we will have a full program of topics to help you and your business. National speakers will cover employer reporting issues, federal legislative issues, Linked In marketing, and compliance. We also have special stations inside the exhibit hall where you can have your social media, compliance, and website questions answered. Make sure to also check out of golf simulator station to practice your swing for the upcoming season. Then, be prepared to make a 1 minute video you can post on social media or your website to promote you and

your business. We will have presentation coaches on hand to help prepare you before you get in front of the camera. The day will end with 3 hours of continuing education credit on Ethics or you can take the NAHU Account Manager certification course, where upon completion you will receive up to 9 CE and a certification. This course does require an additional fee and registration.

Please visit our website, [mdahu.org](http://mdahu.org) for more information or access one of our [MDAHU Benefit Expo flyers](#).



### **WHERE WOULD YOU BE WITHOUT NAHU?**

With NAHU representing the industry, policymakers have addressed many issues the healthcare reform bill promised to create:

- \* Allowing health insurance agents and brokers to sell private coverage both inside and outside of the new exchanges.
- \* Preserving private insurance plans as the predominant source of coverage, without the creation of a government-run public health insurance plan.
- \* Working with the National Association of Insurance Commissioners (NAIC) and policymakers to acknowledge the value of our members and the need to preserve your role in the health insurance system.

With NAHU working with key policymakers, your dues dollars continue to support our role as the voice of the industry:

- \* Creating a joint task force with the NAIC and the Department of Health and Human Services (HHS) to address agent compensation and medical loss ratio (MLR).
- \* Working closely with Congress and the Administration on the development of the new web portal for consumers to shop for health insurance.
- \* Working directly with the NAIC and providing guidance as states establish their exchanges.

With NAHU programs, you have access to member-only benefits:

- \* Education: State and local chapters provide educational opportunities that keep you abreast of trends, new products and policy changes. These meetings also provide opportunities for you to form useful relationships to better your business.
- \* Information Resources: With [www.nahu.org](http://www.nahu.org), HIU magazine, timely newsletters and broadcast emails at your fingertips,

you'll always have access to the most current industry information.

\* Discounts: From an exclusive agreement with Marsh Affinity Group for Agent Preferred E&O insurance to discounts on shipping, conference calling and other business communication needs, NAHU offers you opportunities to save money on the items and services you need to operate your business.



## **NEW MAHU MEMBERS**

Steven A. Ahonen  
Thomas Baxter  
Katie Beaudry  
Nannette Benman  
Carl D. Billingsley  
Jim Branchick  
David W. Brass  
Jason D. Carter  
Ray Choi  
Mr. Shannon Cooper  
Marion Devereux  
Erika Garrison  
April Hacke  
Sarah Hall  
Ms. Jennifer Kluge  
Brenda S. Krause  
Kyle Lamb  
Jeffrey A. Lebowitz  
Erin Leybourn  
Amy LoPiccolo  
Dale K. Morgan  
Michelle Oakes  
Kathryn G. Pierce  
Robert Maxwell Ringel  
Rob Roberts  
Mark Scaglione  
Lesley Schafer  
Taya Schick  
Brian C. Smith  
Joseph C. Smith, II  
Rich Ward  
Paul Zuelch



**The national portion of your membership dues, \$270, is 75% deductible from federal income taxes.**



### **How Brokers Making a Difference Will Make a Difference**

NAHU was founded to provide professional education to its members so they could deliver more value to their clients. When the Clinton health care plan was being debated, NAHU mobilized as an advocacy organization to educate state and federal legislators. It has made tremendous strides in that regard as it is now the "go to" source in Washington for health insurance matters. Now, with the ACA, we need to spread the word about the value of agents so our clients can advocate with legislators and in the court of public opinion on our behalf.

That's where Brokers Making a Difference comes in. It uses client stories - super testimonials - about how you have helped your clients and how important you are to them. These stories will demonstrate to legislators, the media and prospective new clients the value you bring every day. The goal is to have stories from every state and federal legislative district in the nation so [the map](#) becomes truly interactive and searchable.

It's when the website is populated with a critical mass of stories that Brokers Making a Difference will make a difference. Legislators will see what their constituents are saying about you. The media will search for stories about which to write or broadcast, resulting in your being

interviewed and quoted to generate positive exposure for your business. Prospective clients will search the site and want place their business with you. Of course, NAHU will promote the site to facilitate all of these things, but your clients' stories are needed before that can happen.

The process for obtaining stories is simple. Send an email asking your clients for help. Have them enter a few bullet points on [the site](#). The media relations team in the national office will conduct a brief interview with your client to fill in the details, write the story and send it to you and your client for approval before posting it on the site.

That's how Michelle Malooley of Florida picked up 76 stories during the contest that began in November; winning four of the five \$100 gift cards awarded in the drawing at Cap Con. She gathered 32 stories when the site first launched and now has 108 stories. This tool has tremendous potential to help you in your business.

Wouldn't it be great if Michigan was the first state to have stories from all of its state and federal legislative districts? How many stories can you gather?

Questions? Contact me: 616.443.9496,  
[david.cluley@spectrumhealth.org](mailto:david.cluley@spectrumhealth.org)

**Dave Cluley, Vice Chair**  
**National Media Relations Committee**

## **Save the Date: 2016 Annual NAHU Convention**



As you are planning your summer activities, make note that the Annual NAHU Convention will be held June 26 to 29 in Albuquerque, NM. This meeting will bring together NAHU members from across all 50 states, for four days of education, policy-making and fun.

The agenda has not yet been announced, but past keynote speakers have included sports-greats like Terry Bradshaw,

political leaders like Haley Barbour and motivational speakers such as Dan Clark, author of the Chicken Soup for the Soul series. A variety of education sessions are available so you can tailor your experience to meet the specific needs of your practice.

The highlight of the convention is the election of the National Board of Trustees and approval of changes to our national by-laws. You will want to be part of this important meeting where national policy and leadership decisions are made. Current NAHU Treasurer and Metro Detroit member, Michael Embry, will be running for NAHU President-Elect at this convention.

Watch for additional information in HIU Magazine and in upcoming issues of the MAHU newsletter. Contact your local chapter president if you are interested in attending.

## 2016 LPRT Deadline Approaching



**It's time to think about Leading Producers Round Table (LPRT). LPRT was formed in 1942 to recognize the successful underwriters of Accident & 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 by offering six different levels of achievement.**

**Recently I spoke with Mike Embry, NAHU Treasurer, about why he has been a member of LPRT and specifically, Soaring Eagle, since its inception. He indicated, "It provides the opportunity to mingle and network with the best of the best - the top producers in our industry." Mike has been in our industry for 31 years and his motivation for achieving LPRT is twofold: (1) personal pride in accomplishing something that sets yourself apart and above the crowd; and, (2) from a competitive standpoint, it puts you above your peer group." He likens it to the Million Dollar Roundtable for life producers.**

**The application process is very simple but the deadline to submit application is March 31. You can submit application online or through the mail. When you achieve LPRT, you can take advantage of discounts at Capitol Conference and Annual Meeting, as well as educational webinars. In addition, you gain access to special meetings and sessions that are intended to help you build your**

business and as Mike indicated, provide you with access to the best of the best in our industry.

Don't wait any longer, apply today! In 2015, Michigan had 27 LPRT qualifiers. Let's double that in 2016!

[Click here to link to NAHU LPRT page and get started today!](#)

**LIFETIME & QUALIFYING**

**Soaring Eagle(12)**

**Suzetta E. Alberts**

**MIDTROTIT**

**LIFETIME & QUALIFYING**

**Golden Eagle - Carrier Mgmt (16)**

**Karl W. Albrecht, CEBS**

**MIDTROTIT**

**GOLDEN EAGLE(1)**

**Michelle Chesney**

**MIDTROTIT**

**SOARING EAGLE(4)**

**Diane M. Christensen**

**MIDTROTIT**

**SOARING EAGLE - AGENCY (11)**

**Catherine L. Cooper**

**MIDTROTIT**

**LIFETIME & QUALIFYING**

**Soaring Eagle (17)**

**Michael A. Embry, RHU**

**MIDTROTIT**

**EAGLE - AGENCY (9)**

**Paul H. Goldman**

**MIDTROTIT**

**LIFETIME & QUALIFYING**

**Soaring Eagle(15)**

**Randall A. Hoover, RHU,REBC,CLU,ChFC**

**MIDTROTIT**

**SOARING EAGLE - CARRIER MGMT.(3)**

**Michelle S. Howard**

**MIDTROTIT**

**LIFETIME(12)**

**Harvey L. Lee, RHU,REBC,CLTC**

**MIDTROTIT**

**SOARING EAGLE(1)**

**Kevin C. Mannor, LUTCF**

**MIDTROTIT**

**SOARING EAGLE(3)**

**Frank Mayer**

**MIDTROTIT**

**LIFETIME & QUALIFYING**

**Golden Eagle (14)**

**Patrick Pennefather, LUTCF,CEBS,CLU, ChFC**

**MIDTROTIT**

**SOARING EAGLE - CARRIER MGMT.(9)**

**Steven Selinsky**

**MIDTROTIT**

**EAGLE(1)**

**Candius Michelle Stearns, RHU, CBC**

**MIDTROTIT**

**EAGLE(1)**

**Dennis Walters, CLU, ChFC, CBC, LIC**

**MIDTROTIT**

**LIFETIME & QUALIFYING**

**Leading Producer (17)**

**Jacqueline L. Letts, RHU, CBC, LIC**

**MINORTHERN**

**LIFETIME & QUALIFYING**

**Soaring Eagle(10)**

**James A. McDonnell, CBC, LIC**

**MINORTHERN**

**LIFETIME(15)**

**Mark A. McLane, LUTCF,RHU,**

**MINORTHERN**

**LIFETIME & QUALIFYING**

**Soaring Eagle(19)**

**Vincent J. Rose, RHU,REBC,LIC**

**MINORTHERN**

**LIFETIME & QUALIFYING**

**Soaring Eagle(10)**

**Laverna Witkop**

**MINORTHERN**

**LIFETIME(17)**

**Keith L. Wright, ChHC,CLU,REBC,RHU**

**MINORTHERN**

**EAGLE(1)**

**Tammy K. Deur**

**MISOUTHWEST**

**LIFETIME & QUALIFYING**

**Soaring Eagle - Carrier Rep(14)**

**Jeffery C. Thomas, CLU,RHU,REBC**

**MISOUTHWEST**

**EAGLE(4)**

**Valerie Lynn Cramer, RHU**

**MIWEST**

**LEADING PRODUCER(1)**

Susan Emery Justice

MIWEST

SOARING EAGLE(1)

Jennifer Martin

MIWEST

**2015 Triple Crown Qualifiers**

**Michelle Howard**

**Jeanne Embry**

**Steven Selinsky**

**Amy Purcilly**

**Michael Embry**

**Amanda Bobrovetski**

**Valerie Cramer**