

# NAHU Spotlight on Government Affairs

NAHU maintains a robust government affairs operation to help advocate on the association's interests in Washington, D.C. Our work is done through the assistance of the NAHU Legislative Council, Legislative Management Team, and our state and local legislative chairs. We employ a variety of resources to help advance our interests, including grassroots activism through Operation Shout, coordination with industry groups, and our political action committee (HUPAC). To help you, our members, better understand the role of NAHU's government affairs, we will be sending out details on each component of our government affairs operation over the next several weeks.

# **Legislative Council**

The <u>Legislative Council</u> is a group comprised of representatives from all of NAHU's regions, national officers, representatives from the Board of Trustees, and NAHU's Government Affairs Department staff. It meets monthly and provides legislative advice to the NAHU Board of Trustees, develops policy positions for the association, shares information, and promotes communication concerning NAHU legislative policy among NAHU's members and chapters. The Legislative Council is also comprised of several working groups: Cost Containment; Employer-based Health Plans; Individual Market; Long-Term Care; Medicare; and Compliance Corner.

The Legislative Council is augmented by the Legislative Management Team, which consists of the Legislative Council chair, vice-chair, NAHU president, president-elect, executive vice president, and heads of the Government Affairs Department.

# State and Local Legislative Chairs

NAHU's legislative efforts would not be possible without chapter legislative chairs who oversee all of our legislative and regulatory activities at the state and local levels. Each state includes a team of legislative chairs who ensure that important policy decisions are made by a representative group of members. The legislative chairs in each state develop policy positions for the chapter, monitor the Department of Insurance and other state regulatory bodies, including the governor's office, plan and execute chapter legislative and regulatory events like a Day on the Hill or a Health Insurance 101 briefing, manage the chapter's lobbyist, and make strategic decisions and oversee grassroots activities.

Legislative chairs serve as the primary link between the state and our government affairs staff. They are responsible for disseminating legislative information to the state board, state legislative committee, local chapters and membership. They are also responsible for communicating the feelings of members about policy issues to staff and the Legislative Council to help keep us informed and involved in legislative and regulatory activities going on in each state.

#### **Government Affairs Staff**

NAHU maintains a professional government affairs staff to cover a wide range of activities. This includes our work in congressional affairs where we directly lobby legislators on our issues, educate them on the role of agents and brokers, assist with crafting legislation and advancing it through the legislative process, provide testimony to relevant congressional hearings, and coordinate with industry coalitions to advance our common interests. We are also active in the federal regulatory process by lobbying Administration officials and providing comments to administrative regulations and testimony to administrative agency hearings.

Our government affairs staff also operate our grassroots platform (Operation Shout), oversee our political action committee (HUPAC), monitor intergovernmental meetings (including the National Association of Insurance Commissioners (NAIC), National Conference of Insurance Legislators (NCOIL), and National Conference of State Legislators (NCSL)), assist our state chapters with legislative language and strategy, and serve as a direct link between our members and the issues in Washington, D.C.

# **Grassroots and Operation Shout**

Operation Shout is NAHU's premier grassroots tool for members. NAHU's government affairs team works every day to lobby on behalf of legislation impacting agents and brokers, as well as their employer and individual clients, but our messages can have the greatest impact through our grassroots efforts. Grassroots is when legislators hear directly from their constituents about how issues are impacting their district locally. In order to amplify our message and maximize our reach, we utilize Operation Shout for both federal and state legislation. This tool allows our members to send messages to their legislators asking them to support or oppose certain bills or to alert them of major legislative issues. With the combined voice of our members we can help to underscore the importance of our message and the extensiveness of our agent and broker community. Operation Shout can be accessed from the NAHU website under the Members navigation tab, "Operation Shout," or Legislators/Media navigation tab, "Federal Action Center."

#### **Industry Coalitions**

NAHU belongs to several industry-related coalitions that help to amplify our message in Washington, D.C., and work strategically to achieve the best results for our policy issues. Coalitions groups include those representing agents and brokers, general and specific healthcare issues, health insurance, and carrier and business groups. NAHU is a member of the following coalitions: the <a href="Healthcare Leadership Council">Health Confidentiality Coalition</a>, <a href="Affordable Health Benefits Coalition">Affordable Health Care</a> coalition, <a href="Self-Insurance">Self-Insurance</a> coalition, and <a href="Council for Affordable Health Coverage">Council for Affordable Health Coverage</a>. We are also members of numerous ad-hoc coalitions such as the <a href="Stop the HIT">Stop the HIT</a> coalition and <a href="51-100">51-100</a> coalition</a>, which we led to advance H.R. 1624 to its eventual passage and signing into law on October 7.

#### HUPAC

The Health Underwriters Political Action Committee (<u>HUPAC</u>) is NAHU's national political action committee. The purpose of HUPAC is to raise funds from NAHU members to combine their financial support and collectively support the political campaigns of candidates who believe in private sector solutions for the health and financial security of all Americans. HUPAC is a separate entity from NAHU, with its own Board of Trustees and governance structure. Regional, state and local HUPAC chairs are responsible for fundraising for NAHU's political action committee, educating our members about the need

for HUPAC and recommending candidates for contributions. In the 2014 election cycle, HUPAC contributed over \$600,000 to federal candidates, with 91% of the candidates that we supported winning their elections and serving in positions of influence to advocate on our behalf in Washington, D.C.

# **Capitol Conference**

NAHU hosts a Capitol Conference in Washington, D.C., every year for its members. The event is comprised of educational training sessions, legislative updates from NAHU staff, speakers representing the congressional and executive branches of government, a legislative reception through HUPAC, and, most importantly, direct lobbying from NAHU members. Virtually every congressional and senate office is covered during these meetings, which provide a valuable perspective from agents and brokers in each district about how issues are impacting the industry, employers, and individuals every day. Capitol Conference 2016 is scheduled for February 22-24 and registration will open in November.

# Legislative Defense Fund

On occasion, political events can transpire in a state that may require chapters to spend an extraordinary amount on legislative matters. To help assist chapters that have an *urgent and unforeseen* need for financial assistance due to an emergency legislative situation, the NAHU Board of Trustees created the State Legislative Defense Fund (SLDF). To receive SLDF monies, the leadership of a state NAHU affiliate must complete the SLDF application. A completed application must be approved by a 2/3 vote of the state chapter's board if the state chapter making the application has a functional board in place. Once the application has been reviewed, it will be submitted to the NAHU Legislative Management Team for further review and the NAHU Board of Trustees for approval.

# **Position Papers, Comment Letters, and Policy Documents**

NAHU has developed a host of resources available to members, legislators, media, and general public to learn more about our issues and positions on issues impacting our industry. Our <u>legislative issues</u> page on the NAHU website includes brief descriptions on each of our primary issue areas with links to learn more about each in detail. This page also includes information on our current legislative priorities, including bill numbers and links to learn more about each specific issue and bill.

Our legislative council develops numerous <u>position papers</u> on our issues that help guide our legislative strategy and positions. Our overarching position paper, <u>Access, Choice and Affordability: NAHU's Health Reform Principles</u>, serves as a fundamental basis for NAHU's role in the healthcare system, the issues impacting healthcare and health insurance, and our vision for the future of the market. NAHU also recently adopted positions on <u>Long-Term Care, Medicare</u>, the <u>Employer Mandate, Healthcare Cost Drivers</u>, and <u>Privacy and Security of Medical, Financial and Personal Information</u>. Following the direction of the Legislative Council, the NAHU Board of Trustees votes to adopt these policy documents. These documents help to inform our positions that we take in comment letters that we submit to federal agencies, an archive of which is available here.

# The Washington Update

Every week, NAHU sends out a publication, the *Washington Update*, summarizing the major legislative, regulatory, compliance, and political issues involving NAHU, health insurance, and healthcare. Currently, this is emailed on Friday afternoons. You can access

archived versions of the *Washington Update* online through the members-only area of the website <a href="mailto:here">here</a>. Questions on the *Washington Update* can be directed to <a href="mailto:washingtonupdate@nahu.org">washingtonupdate@nahu.org</a>.

# **Compliance Corner**

NAHU's <u>Compliance Corner</u> is an exclusive member-only benefit that includes monthly topical webinars, links to important resources as well as frequently asked questions on federal health reform compliance concerns. As insurance brokers trained in risk management, it is our job to analyze and identify risks that might adversely affect our client's business objectives. Compliance with federal statutes and regulations in the areas of insurance, labor and taxes is a daunting task for many of our employer clients. Many of whom turn to NAHU's Compliance Corner to make sure they are kept up-to-speed on the regulatory and compliance issues that impact their clients on a bi-monthly basis, and in response to regulation permutes. Questions can be submitted to the Compliance Corner staff and working group <a href="here">here</a>. A list of <a href="frequently asked questions">frequently asked questions</a> is also available in addition to the Compliance Cornered <a href="Blog">Blog</a>, which provides periodic updates on relevant regulations and compliance issues.

# **In-District Lobbying**

Remember that all politics is local, which is why it is important for members to meet locally with their specific legislators—both state and federal. Meeting with your legislators when they are out-of-session and home in the district can be a great way to make contact. NAHU members are always cited as very valuable inclusions for in-district meetings because not only are our members articulate, knowledgeable, and used to giving presentations, but they also bring a unique perspective to the table. And because many of our members are small-business owners themselves, they can help bring the perspective of their business-owning clients to the table. Also, remember that legislative staff has considerable influence on a legislator. Identify district office staffers and offer to serve as a resource to them. They are often trying to find solutions to constituent problems and, if you can help, you become a hero to them.

Our government affairs staff can assist you in arranging meetings or with developing specific talking points for these legislators based on our relationships in Washington, D.C., their committees of jurisdiction or issue interests, and bill co-sponsorship. You can log your appointment here or email us if you would like assistance setting up a meeting.