



January 2018

Happy New Year!

Michelle Howard
HAP - Director of Producer Relations
MAHU President



Dear MAHU Member -

Happy New Year! Hope you enjoyed some R & R over the holidays. It's now time to rev back up for 2018. In the last newsletter, I asked all of you to reach out to me with new ideas on how we can provide an exceptional service experience for our members. It's important that we are meeting your needs. This is how we are going to grow our membership and improve our service to our membership.

We are planning to have a Legislative day in Lansing on March 21, 2018. Our Legislative chair, Cathy Cooper has included some of the details for this meeting in this newsletter. We are 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.

We are still looking for a member to serve as our VanGuard Chairperson for the 2018 - 2019 board year. 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!

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

Under the Dome

Ryan Burtka
MAHU Lobbyist
burtkar@krkm.com

A package of bills to curb the opioid abuse epidemic was signed into law this past December. Changes include requiring physicians to check Michigan Automated Prescription System which tracks the prescribing of controlled substances, limits on the supply of opioids prescribed, and increased education and awareness about addiction and access to treatment. Many of these changes will go into effect later year.



HBs 5217, 5218, and 5219 that require extra transparency for air ambulance charges passed the House of Representatives. The package of bills would require health professionals to advise patients about the possibility of out-of-network charges for air ambulance services in non-emergency situations. During testimony in the House Insurance Committee, the Department of Insurance and Financial Services noted they received roughly two dozen complaints a year related to surprise out-of-network charges for air ambulances with the average charge of \$12,000. This kind of surprise billing legislation is becoming popular across the country as deductibles rise, networks become more narrow, and individuals move more frequently between health insurance products. The next few months will likely bring more legislation targeted at hospitalization services such as anesthesia aimed at providing better consumer protection and arbitration to resolve balance billing disputes.

Part of the Congressional tax reform bill included the repeal of the individual mandate for health insurance. With the inaction in Congress on the rest of the health care reform package any innovation or stabilization for the small group and individual markets will likely be left up to

the state. MAHU will continue working in coalition with health plans and purchasers to pursue reform that works with Michigan's insurance market. Potential legislation for a state 1332 waiver for individual market reform remains a possibility.

Finally, Governor Rick Snyder will give his final State of the State Address on Tuesday, January 23rd at 7 p.m. in Lansing. Tune in to find out the Governor's priorities for his last year in office.

MAHU PAC Needs your Support

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.

Thank you to the following for being a MAHU PAC Contributor!

William Brown
Valerie Cramer
Cathy Cooper
William Durnwald
Michelle Howard
Christine King
Marcy Lay
Keith Wright

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

MAHU 2018 Legislative Day

Cathy Cooper



Legislative Day is an advocacy event that allows MAHU members to meet with legislators to educate them about the value of MAHU in the world of health care. You will learn about the latest legislative issues in the Michigan legislature, discuss ways to effectively communicate those issues, hear from the legislators themselves, and have a chance to individually visit the offices of legislators. This program will allow you to learn and become involved in the issues impacting MAHU.

By registering and completing the registration form, our lobbyist office will work to schedule meetings with our individual legislators both in the Senate and House. We urge everyone to register early, as this will allow more time to schedule all of the necessary meetings. Never worry, we will partner you up with another MAHU member to go as "teams" to these meetings and drop by.

We will begin our day with a breakfast for legislators and staff. MAHU registrants will have the opportunity to meet and network with these guests on an informal basis. For those that have not attended, we will try to schedule meetings with individual legislators along with key legislators for our industry. When appointments can't be scheduled you may be asked to drop by the legislative office, introduce yourself and drop off handouts and business cards so we become the "go to" on any health insurance question. Our goal is 100% saturation of the legislature, which has been successful in the past several years.

Bring your photo ID, comfortable shoes and join us on March 21st!!

March 21, 2018

7:30 AM	Registration
8:00 AM	Legislative Breakfast
9:30 AM	Legislative Lobbying 101
10:15 AM	Individual appointments and drop bys

Registration is open and can be accessed here: [ATTENDEE REGISTRATION](#)

[2018 Legislative Day Sponsorships](#)

Are you looking to promote your company to members of the Michigan Association of Health Underwriters from across the state? Are you interested in sitting down with legislators in Lansing to discuss issues pertinent to our industry? **We have your solution!** Become a sponsor for the 2018 Legislative Day. We have 4 sponsorship levels available and would love to have you not only sponsor, but attend our day!

PLATINUM - \$2000.00

Promoted as Platinum Sponsor on signage, event communication & MAHU website

Announced at opening of Legislative Session
6 registrations to event
2 City of Lansing parking passes

GOLD - \$1500.00

Promoted as Gold Sponsor on signage, event communication & MAHU website
Announced at opening of Legislative Session
4 registrations to event
1 City of Lansing parking pass

SILVER - \$1000.00

Promoted as Silver Sponsor on signage, event communication & MAHU website
3 registrations to event

BRONZE - \$500.00

Logo on table tent at event
2 registrations to event

[REGISTER TODAY FOR YOUR SPONSORSHIP BY CLICKING THIS LINK](#)

MAHU would like to thank our members who support HUPAC. Thanks for your continued support, which allows NAHU to make a difference in Washington D.C.

Adkins, Russell

Albert, Tiffany

Alberts, Suzetta

Albrecht, Karl

Anderson, Caitlin

Baxter, Neil

Bell, David

Bobrovetski, Amanda

Bokshan, Jim

Brogan, Gregory

Bruce, Timothy

Burgee, David

Cade, Kareim

Campillo, Samuel

Chesney, Michelle

Cluley, David

Cooper, Catherine

Cote, Brian

Graves, Matthew

Haan, Zachary

Hamlin, Richard

Hoerle, Jeff

Hoover, Randall

Howard, Michelle

Husaynu, Rocky

Jensen, Karole

Kelly, Kathryn

King, Christine

Kirkpatrick, Karen

Kominek, Toby

Kuiper, Douglas

LaFay, Stacey

Lancaster, Howard

Lewis, Greg

Liposky, Gregory

Loftus, Leslie

Regling, Barry

Rial, Karen

Rivas, Michele

Roberts, Jim

Roehm, Douglas

Roney, Robert

Rose, Vincent

Schnelker, Debbie

Scott, Crystal

Selinsky, Steven

Serra, Peter

Shaffer, Tenneil

Sherwood, Paul

Sholes, Bruce

Shooshanian, Barbara

Siciliano, Dominic

Silvis, Gary

Simonis, Garrett

Cramer, Valerie
Culhane, Susan
Daniel, Kristan
Darin, Brandon
Daubenmeyer, Michael
Davis, Krista
DeMont, Sara
Deur, Tammy
Duffy, Timothy
Duimstra, Troy
Dulapa, Michael
Elkins, Tim
Embry, Jeanne
Embry, Michael
Enders, Shannon
Engle, David
ERHART, BRANDON
Erwin, Denise
Felisiak, Kathleen
Fischer, Leslie
Fracchia, Anthony
Garner, Angela
Gartee, Connie
Getner, Victoria
Gilbert, James
Golm, Robert

Lupcke, Adam
Maitland, Ted
Mannor, Kevin
Martin, Jennifer
May, Charles
Mayer, Frank
McDonnell, Jennifer
McGuinness, James
McLane, Mark
McPherson, Kevin
Merucci, Mark
Miller, Kyle
Miller, Steve
Morier, Dennis
Moulthrop, Blair
Muller, Rodney
Nicholson, Dana
O'Connell, John
O'Connor, John
Paulus, Raquel
Pearson, E.J.
Pennefather, Patrick
Pierce, Jeffrey
Powell, Kristopher
Purcilly, Amy
Rauch, Judy

Sklar, Erika
Sokol, David
Sperlbaum, Antoinette
Spleet, Michael
Starr, Gwyn
Stearns, Candius
Stowe, Jim
Strauss, Krisite
Sudderth, Greg
Thomas, Jeffery
Timpa, James
Vanderkolk, Wayne
VanDuine, Dustin
Vandyk, Drew
VanPutten, Denise
Walker, Pamela
Webber, Tom
Werner, Jeff
Whang, Victor
Widder, Micah
Williams, Edward
Williams, Robert
Wright, Keith
Yau, Shyue-Jyh
Zenner, Lori

Northern Michigan AHU

Brandon Darin, President

The past year was a great and prosperous time for the Northern Michigan Association of Health Underwriters (NMAHU).

We saw increased membership, increased programming, increased HUPAC membership and a board that really brought forth ideas that were "outside of the box".

Our membership hit our highest mark ever -55 members. We had various membership meetings that ranged from a luncheon with our U.S. Representative Jack Bergman to a



pharmacy panel with two speakers from our most prominent carriers in the area. We're very close to having 100% HUPAC participation by our board and have seen steady growth in HUPAC contributions throughout our membership.

Additionally, we purchased an agent list from the Department of Insurance and Financial Services to be used as a potential membership prospect list.

With 2017 being such a great success, we look forward with unyielding enthusiasm for 2018!

West Michigan AHU

EJ Pearson - President



2017 was a transitional year with many new members chairing and participating in committees providing our chapter with new perspective and energy! Membership grew steadily but a renewed emphasis on retention. We had great representation at CapCon, Annual Convention and Region 3 meeting. WMAHU hosted the Region 3 meeting in Grand Rapids.

January 10th saw our first function of the year - Woman in Benefits - with Upcoming 2018 Symposium and Medicare Summit is scheduled for April 17th and 18th. The agenda is filled with a mix of CE and non-CE speakers, activities and great networking opportunities. Mike Embry will be in attendance. We will round out the fiscal year with a couple additional membership meetings.

June will bring about a change in Board Leadership after a two year commitment from those at senior levels. Looking forward to new members joining the board!

Metro Detroit AHU

Robert Roney - President



For MDAHU we have ended the year 2017 with a strong push for membership having many creative ideas coming together for 2018 to bring on, keep and maintain our current subscribers. As we did see our membership slip during the fourth quarter we are confident we are going to get back on track in 2018.

We saw our membership slip under 500 this year and currently have a strong constituent following of 482. With the ever changing health care system we are looking to bring on more agents to become MDAHU members.

In 2017 we brought on a new charity called DreamRacer. DreamRacer is a child sized version of a real NASCAR race car that are placed in children's hospitals and cancer centers worldwide to help children get through the difficult treatments they must endure. They include a flat panel TV, CD/DVD player, Play Station, IV stand, oxygen bottle holder with easy roller coasters with brake and storage trunk. Each one of these cars cost \$10,000 (\$9,500 plus shipping). We are looking to raise \$20,000 to put two DreamRacer cars in Michigan, which is roughly 800% over what we have raised for Playworks over the last three years. We will continue to donate the \$2,500 to Playworks this year with more of a focus on DreamRacer. I am proud to say we have commitments from two hospitals, Beaumont and DMC Childrens in Detroit, MI. Sponsorship has already been underway and we do have our first \$2,500! We are even looking at two more hospitals in 2018 for DreamRacers.

For 2018 our main focus will be membership and DreamRacer and I see us getting back to over 500 members with a few meetings we have coming up first quarter, new member creative ideas with meet and greets, and extremely excited about our DreamRacer charity and to see how far we can take it.



Southwest Michigan AHU

Chuck K. May, LUTCF, President

SMAHU has had a very productive first half of the association year. We look forward to an equally productive second half of the year. I would like to thank our very "seasoned" Board of Directors for pushing many of our chosen initiatives forward to

completion. Southwest Michigan has put together a strong Monthly Meeting Schedule concentrating on the many aspects of our industry. We also felt it necessary to work on our internal infrastructure to ensure productive procedures and smooth transition to Boards of the future.

2018 Schedule of Events

February Event: February 13, 2018 - Health Care Reform Update with our State Lobbyists

March Event: March 13, 2018 - Individual Market Panel Discussion

April Event: Medicare Summit and Symposium with WMAHU

May Event: May 8, 2018 - Compliance Update

June Event: June 14, 2018 - SMAHU Annual Golf Outing and Fundraising Event

Financial Report

Our balance sheet is strong and has remained strong for a number of years. Our budget projects a revenue neutral position and we have allocated some additional funds for

infrastructure improvements and membership events. We plan to end the year equally as strong.

Infrastructure Improvements

Our Board decided that it was time to look at some of our internal processes and allocate funding to technological improvements. The decision was made to improve our procedures and to ensure a smooth transition to Boards of the future.

QuickBooks Pro Online: We have just completed our transition/upgrade to QuickBooks Pro (online version) and have successfully restructured accounts to properly reflect our business initiatives throughout the year. This improves our financial tracking and also insures a smooth transition to future Boards.

StarChapter Website: We have successfully completed our upgraded website to StarChapter. Although we are still working on fine tuning, we are excited about what this software can do. This upgrade will improve our communication and tracking abilities as well as provide a platform for our membership to access all functions of our association. We now have the ability to direct all event registrations, payments for events and sponsors through one consolidated portal. It will organize our communications and allow our Board Members to communicate to our membership through their administrative login.

Media Relations