

# Michigan Association of Health Underwriters

MAHU ENews

February  
2016

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## President's Notes

Happy New Year to all! With the 4<sup>th</sup> quarter now behind us, we can focus once again on what's ahead for 2016. In addition to a plethora of new filings for the ACA, it is an election year. It feels like we've been in the election cycle for way to long! The good news is we only have a little over nine months left before the election! Then the 4th quarter scramble starts all over again. Gotta love this business!

At your Association there are some exciting things happening. The NAHU Capital Conference Convention in Washington D.C. is scheduled for February 21 -23. There are 41 members from Michigan scheduled to attend, the largest contingent we have ever had. The goal is to see all of our State's legislators and let them know where we stand on the issues that affect our livelihood. In addition, the programs, educational forums, and camaraderie, promise to make this year's CapCon an exciting time for all who attend. If you have never gone to CapCon, talk to your fellow Association members who have, and make plans to join us next year.

At the State level, good things are also under way. At the next board meeting on February 16, Director McPharlin from the Department of Insurance and Financial Services, will be joining us for a Q&A session. We hope this is a great opportunity to share some of our concerns and also let him know more about your Association and what is important to you and your industry. This is a rare opportunity to meet face to face with the Director. Our thanks to Cathy Cooper and Gary Reed for making this happen.

Until next month...best wishes for a prosperous year!

Best regards,

*Wayne VanDerKolk*

MAHU President





## 2016 Capitol Conference - February 22-24

Online registration is now open and we invite you to register today! For more than 25 years, NAHU members have been coming to Washington, D.C., to stand together and make their voices heard. This year, make sure your voice is amongst the crowd. By registering for NAHU's 26th Annual Capitol Conference, you will have the opportunity to join with hundreds of your colleagues from around the country to lobby for health reform changes of importance to you and your clients on Capitol Hill. You will also get to hear from exciting speakers representing Congress, the Administration and other health reform stakeholders, network with other agents and see our Health Underwriters Political Action Committee at work. As 2016 is a presidential election year, now is the perfect time to come to Washington, D.C., and stand up as a force for change. [For more information click here](#)

### Our Sponsors



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### Quick Links

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

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



**WMAHU Monthly Meeting**

**Thousand Oaks Golf Club**

**February 03, 2016**

**ACA Update**

[Click here for more information](#)

**SMAHU Meeting**

**Kalamazoo Country Club**

**February 9, 2016**

**ERISA Attorney, Norbert F. Kugele from Warner Norcross & Judd  
LLP**

[Click here for more information](#)

**MDAHU Program Meeting**

**Troy Marriott**

**Thursday, February 18, 2016**

[Click here for more information](#)

**WMAHU Symposium**  
**Crowne Plaza Hotel, Grand Rapids**  
**March 17, 2016**  
**9:00 AM - 6:00 PM**  
[Click here for more information](#)

**MDAHU & MAHU On the Road**  
**Kellogg Center, E. Lansing**  
**March 18, 2016**

**NMAHU Meeting**  
**Traverse City Elks Club**  
**April 15, 2016**  
[Click here for more information](#)

**MDAHU Expo**  
**Sterling Inn**  
**Evening of 5/4, All Day 5/5/16**  
[Click here for more information](#)



## **NEW MAHU MEMBERS**

Angela Dunbar  
Patrick J. Elshaw  
Susan Emerick  
Mr. Brandon J. Erhart  
Vicki Ferguson  
William Ferguson  
Mr. Anthony B. Grossa, PHR  
Robert Hamelin  
Jeff Hauser  
Kyle Hodges  
Linda Holliday  
Mrs. Bridget Hollingsworth  
Debera Keighley, CEBS  
Doug Koning  
Ms. Laura Larkins  
Frank Maslowski  
Gerard J. Miserendino, CLU, RHU  
Mr. Jon Pope  
Shelby Rademaker  
Tracy Shippy  
Mr. Mark Sisson  
Denise Allison Stoddard  
Shawn Thompson  
Joshua R. Vierling  
Michael Vincent  
Mellissa Zuzga



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

## LOCAL CHAPTER NEWS



The board is making good progress on the goals set out in its strategic plan. We've added 10 new members, half of our goal, and are working toward achieving 90% retention. Efforts are now focusing on Cap Con (nine members attending), Awards submissions and our March 17 St Patty's Day themed Symposium.

The Symposium will feature Mark Fendrick, MD, will speak on value based health care, a panel on transparency trends in health insurance, and state and federal legislative updates. Of course, there will be ample opportunity to interact with exhibitors. Visit [wmahu.org](http://wmahu.org) for more information.

**Dave Cluley**  
**WMAHU President**



The SMAHU golf committee is looking forward to the warmer weather of June 9th and a new golf venue. This year's outing will be held at the beautiful Thornapple Creek Golf Club, a hidden gem in Southwest Michigan. The combination of over 100 SMAHU participants, a great golf course and excellent food and beverages will make for a wonderful experience at this year's outing. The day will wrap up at the log cabin clubhouse and attached custom tent facility that overlooks a large pond for an awards dinner and voting in the 2016 - 2017 SMAHU Board. Registration and sponsorship details will be available soon.

**Tammy Deur**  
**SMAHU President**



MDAHU is busy preparing for NAHU Capitol Conference and our upcoming Expo. MDAHU will have 25 members attending NAHU's Capitol Conference in Washington DC in February. We plan to meet with our legislators and share what needs to be changed with ACA and how our clients are still impacted by ACA. We are also planning our Expo for May 4th & 5th.

This year our Expo will be a 2 day event, with a VIP networking reception kicking things off May 4th and a packed agenda all day May 5th. We invite agents from across the state and our region to join us for this event. Please visit [MDAHU.org](http://MDAHU.org) for more information. In January we welcomed Reid Rassmussen, CEO of Freshbenies to discuss the 4 things left out of the ACA and how to capitalize on them.

In February we will hold our carrier leadership panel. Leaders from carriers in our market will be on hand to answer member questions and discuss the state of the industry. In March we will hold our annual legislative update

as well as a meeting for members in the Flint and Lansing areas.

Lastly, we want to congratulate our HUPAC Chair, Candius Stearns, for winning the national contest for most new HUPAC contributors and highest amount of new contributions to HUPAC.

**Steve Selinsky**  
**President, MDAHU**



It's pretty quiet right now in the great white north. We are conducting a member survey about the recent radio and Ticker (a popular email news subscription) advertising and if it was valuable to them. This will help us decide if we should do it again this fall at open enrollment. Our February member meeting is on Privacy & Security and we look forward to a good showing - if we don't have another snow dump! We're sending two members to Cap Con and have two others that are also attending...we look forward to their reports, to be shared with membership, at our February meeting.

**Raquel Paulus**  
**President, NMAHU**

**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.



### **Brokers Making a Difference**

The new Brokers Making a Difference website will be updated with any new stories submitted in time for Cap Con. NAHU is creating booklets to leave behind in the offices after Hill visits so [submit your stories](#) now. It's easy. Provide your or your client's contact information and the NAHU staff will be in touch to write the story. The goal is to have at least five stories per congressional district. The ultimate goal is for each agent to submit stories from at least five clients.

### **Presidential Election**

During this election season, please be mindful that NAHU's non-profit status precludes it from endorsing any candidates or issues. If approached by the media, you can provide your opinion but not speak on behalf of NAHU.

### Anti-Trust

The BOT has approved a new Code of Ethics & Anti-Trust Overview [DSC11](#) . It provides guidance on some important matters and is must reading.

## **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!](#)