



November 11, 2016

The advertisement is for ACA Prime Reporting. It features a woman's face in the bottom right corner. The text includes "ACA Prime Reporting", "Basic \$0.97/form", "Full \$4.97/form", "FREE after 500 forms", "Instant QUOTE" with a mouse cursor icon, and the slogan "Better. Cheaper. Faster." at the bottom.

The advertisement is for Aflac. It features a white duck standing next to a yellow and black "DETOUR" sign with an arrow pointing right. The text includes "Be ready for the next generation of health care.", "Let Aflac show you how.", "ACT NOW" in a yellow box, and the Aflac logo. The number "2160409K" is visible at the bottom left.

A Message from NAHU Executive Vice President and CEO Janet Trautwein on the Results of the Election

November 8 saw the conclusion of the 2016 election cycle, and with that we congratulate the winners of the election who appeared from the top to the bottom of the ballot, and we look forward to working with those elected in the years ahead. We also congratulate all of those who did not win on a hard fought campaign. We're encouraged that now that the election has passed, we can get back to making sure we are doing everything we can to stabilize the health insurance market and improve health plan affordability and availability as well as the optimal conditions under which the market has been operating for our members and their clients. There will be no magic bullet. An across the board repeal of the ACA is unlikely, and we will be working with President-elect Trump and congressional leadership to determine the best approach and timing for change in our healthcare system. However, one thing is certain, the need for valued guidance by health insurance agents, brokers, and consultants will remain a constant as changes to the health insurance market continues in the new administration. It will be important for everyone to work together to make strategic changes in the environment we now have to aspire to marketplace stability... [Read More](#)

Janet Trautwein to Review Impact of Donald Trump's Election on December 1 in "Live from NAHU!" Webinar

Donald Trump shocked the political world on Tuesday by winning the presidential contest against Hillary Clinton. With the results in, the question becomes, "Now what?" What will his election, and Republicans maintaining control of both the U.S. House and Senate, mean for health reform moving forward and for health insurance agents and brokers?

Join us on Thursday, December 1, at 12:00 p.m. ET for a member-exclusive one-hour "Live from NAHU!" webinar session hosted by NAHU CEO Janet Trautwein, who will break down the impact of this election and what it will mean for the future of the ACA and health insurance politics and policy in the new year. Can Trump and the Republicans repeal the ACA? What would that process look like? What would comprise the "replace" plan? How does NAHU approach the transition to the new Congress and presidency? What steps can members take to develop and pursue legislative objectives in their state? And what should we watch for during the lame duck session?... [Read More](#)

Listen to our Election Results Podcast Discussion with NAHU's Federal Lobbyists



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John Greene and Chris Hartmann, NAHU's vice presidents of congressional affairs, discuss the results of Tuesday's elections and what they will mean for health reform and agents and brokers in the incoming Trump Administration. John and Chris also discuss the factors that led to the results on Tuesday and why many pundits' forecasts missed the mark. Additionally, they discuss the congressional elections, how well HUPAC did and why that matters moving forward as policymakers look to make sweeping changes to the healthcare system, and what opportunities and threats may arise because of the results. To hear their thoughts, listen to the podcast [here](#)... [Read More](#)

Single-Payer Prospects Diminish Following Election

The presidential election and what it could mean for the ACA isn't the only thing that is sending shockwaves into the future of healthcare policy. On Tuesday, voters in Colorado soundly defeated [Amendment 69](#), the ballot measure that would implement "ColoradoCare" in the state. The amendment was defeated by a vote of 1,876,618 to 478,107 (80-20%). The \$25 billion program, funded through a 10% payroll tax, would have operated a single-payer cooperative, extending coverage to anybody who earns income and lives in Colorado up to age 65, replacing the existing state-based marketplace, Connect for Health. NAHU and our Colorado chapter strongly opposed the amendment and assisted the [Coloradans for Coloradans](#) campaign to defeat it... [Read More](#)

Join Us in Washington, D.C., Next February for our 27th Annual Capitol Conference

The election is over and Washington, D.C., is preparing for what's to come under a Donald Trump presidential Administration. Join us from February 13-15 where you'll get a chance to make your voice heard as policymakers look to the experts on how we can best address the crucial changes that are needed to health reform. Health insurance agents and brokers know all too well the impact that health reform is having on you and your clients. Your voices are a critical part of the discussion as Congress determines what's next for health reform. We urge all members to consider making a trip to the nation's capital next year so that we can make our voices heard and our solutions are part of the mix. Congress can help ensure agents and brokers are included, but only if they hear directly from us and our solutions... [Read More](#)

Miss Yesterday's Webinar on Employer Reporting? Watch it Now!

Yesterday, Trey Tompkins, JD, MBA, from Admin America, presented a NAHU member-exclusive Compliance Corner webinar titled "ACA Employer Reporting Review: 10 Common Questions Heading Into the Second Year of Filing." This webinar reviewed the biggest changes that affect this year's filing, common issues from last year to focus on this coming year, and the types of transitional relief that have expired and which still apply. It also reviewed many top questions of employers, such as: What if we still haven't filed for last year or last year's filing was rejected or "accepted with errors?" If we no longer have 50 employees do we report this year? What if we need more time next year? If you missed the webinar, you can watch it [here](#)... [Read More](#)

The ShiftShapers Podcast with David Saltzman

This week on *The ShiftShapers Podcast*, Paul Gable, president of IBX, lends his expertise on technology tools in the benefits industry to the discussion. Benefits advisors are being challenged to meet the demand of delivering a higher quality of service with more efficiency to remain

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profitable. Paul highlights the affordable resources available to help small and mid-sized agencies recapture efficiencies in their businesses and thus save money.

Paul points out that most agencies waste time with inefficient processes. Two-thirds of an advisor's time is routinely consumed with non-client facing or back-office administrative duties. When these processes are restructured, advisors can spend more time with clients... [Read More](#)

HUPAC Roundup

After what seemed to be the longest election season in history, it is finally over. The Republican Party will control all three branches of government for the first time since 2006. All eyes will be on what the Republican Party will do with this new found power and what changes they will make to the Obama legacy. With that said, HUPAC's work is just beginning in what proved to be the most successful cycle for the PAC in terms of backing the winning candidate.

HUPAC posted a 94% win rate this year (two races are still too close to call) compared to a 91% win rate in 2014 and a 77% win rate in 2012. This means that your HUPAC money is not going to waste and is supporting candidates for Congress who can make a difference in the lives of brokers, agents, and benefit specialists. HUPAC contributed to 205 winning candidates, which equaled to \$609,500, while \$45,500 went to 10 candidates who lost. Candidates running for the House received 79% of the contributions while Senate candidates received 21%. Candidates running as Republicans received 68% of the contributions while Democrats received 32%... [Read More](#)

What We're Reading

The election is over, which means we can finally get a reprieve from political ads! There are 1,453 days before the next presidential election (or roughly the equivalent of 4,184,640 30-second TV ads), which should give plenty of time for pundits and prognosticators to consider the election analyses in this week's reads... [Read More](#)

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