



2019

**YEARLY
HIGHLIGHTS**

ROADMAP TO REFORM

NAHU Capitol Conference 2020



REPRESENTING OVER
100,000

LICENSED HEALTH INSURANCE AGENTS,
BROKERS, GENERAL AGENTS, CONSULTANTS
AND BENEFIT PROFESSIONALS THROUGH

MORE
THAN **200**
CHAPTERS
ACROSS
AMERICA

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OVERVIEW

WE ARE NAHU

We are more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals organized across more than 200 chapters nationwide. Each and every day, NAHU members help individuals and employers secure high-quality, affordable health coverage that suits their needs and budget.

NAHU members are also advocates for their clients. We guide individuals and employers through the complexities of health insurance purchasing and enrollment — and abide by a Code of Ethics that requires members to act with the customer's best interest in mind. We help our clients resolve claims issues, understand their policies and comply with the many rules and regulations governing health benefits.

As the premier trade association representing health insurance agents and brokers, NAHU protects the indispensable role that professional benefits specialists play in the health insurance market.

An aerial night photograph of a city, likely San Francisco, with the Transamerica Pyramid visible in the distance. In the foreground, a large, illuminated domed building, possibly a museum or library, sits on a peninsula. The city lights are reflected in the water in the foreground.

SUPPORTING **CHAPTERS**

NAHU's mission is to advocate for our members, provide professional development and deliver resources to promote excellence. We consistently promote, communicate and reach out to chapters regarding the availability of new tools, services and information through email, social media, our magazine and more.

GOVERNMENT RELATIONS

IN WASHINGTON, DC, AND ACROSS THE UNITED STATES

NAHU staff made quite a few visits to Capitol Hill and government agencies in 2019, lobbying and representing NAHU.

- » NAHU staff made 392 visits to Capitol Hill, White House offices and federal agencies to share the association's legislative priorities.
- » NAHU staff attended 203 political meetings, federal agency meetings and fundraisers on behalf of HUPAC.
- » NAHU staff attended 15 briefings from inside-the-Beltway groups.
- » NAHU staff attended 14 hearings and 157 coalition meetings.
- » NAHU staff attended 41 chapter meetings, symposiums, summits, expos and conferences.

GRASSROOTS EFFORTS

- » NAHU led advocacy efforts to include the full repeal of both the Cadillac Tax and Health Insurance Tax (HIT) in the fiscal year 2020 spending bill and companion tax extenders measure. Members also assisted in pressuring lawmakers to address surprise billing and adopt a solution to the problem including a federal benchmark for out-of-network provider rates. Additionally, NAHU members took action by telling Congress to oppose Medicare-for-All and continuing to push key issues such as employer reporting, COBRA as credible coverage and Medicare's "Two Midnight" policy.

PAPERS, POLICY DOCUMENTS, COMMENTS AND TESTIMONY

NAHU staff and committees produced the following documents for legislative and regulatory activities:

EMPLOYER-SPONSORED INSURANCE

- » NAHU responded to a rule proposed by the Department of Labor that would clarify and update regular rate requirements under section 7(e) of the Fair Labor Standards Act (FLSA).
- » NAHU submitted comments to the IRS and Department of the Treasury in response to a proposed rule that establishes safe harbors to the recently launched individual coverage HRAs (ICHRA) as they relate to the ACA's employer mandate and nondiscrimination rules.

- » NAHU submitted comments in response to the Labor Department's proposed rule on modernizing ERISA disclosure rules through a new safe harbor allowing an increased use of technology for health plans to furnish information to participants.
- » NAHU called on members and employers to take action on an Operation Shout in support of S. 2366 and H.R. 4070, bipartisan bills aimed at providing relief for employers seeking to comply with the reporting requirements under Sections 6055 and 6056 for enforcement of the ACA's individual and employer mandates.
- » NAHU called on members and employers to take action on an Operation Shout in support of S. 1510 and H.R. 2782, bipartisan bills aimed at providing relief for employers that must comply with tracking employee hours and employees who have seen their pay reduced due to a corresponding reduction in work hours.

MEDICARE

- » NAHU submitted comments to CMS regarding the new Medicare Plan Finder 2.0 and held frequent, recurring calls with HHS and CMS to review issues related to the new tool.
- » NAHU submitted comments to proposed rules by CMS and HHS to amend Medicare's Physician Self-Referral Law (the "Stark Law") and the Federal Anti-Kickback Statute. The rules would create new exceptions to the self-referral and anti-kickback rules for value-based arrangements.
- » NAHU activated Operation Shout for two important Medicare issues: COBRA as credible coverage and Medicare's "Two Midnight" Rule. NAHU members around the country shared the stories of their beneficiaries and how these issues have impacted them.

INSURANCE MARKETS

- » NAHU responded to a request for information from CMS regarding selling health insurance across state lines.
- » NAHU responded to a request for information from the Departments of Labor, HHS, and the Treasury asking for input on the maintenance of grandfathered plans under the ACA.
- » NAHU submitted comments to CMS in response to the proposed 2020 Notice of Benefit and Payment Parameters (NBPP).

SURPRISE MEDICAL BILLS

- » NAHU called on all members via Operation Shout to urge their member of Congress to support federal legislative efforts to ban surprise billing while implementing a federal payment benchmark for out-of-network provider rates and not another method, such as arbitration.
- » NAHU commented on the House Energy and Commerce Committee's legislation to stop balance billing, supporting the bill's prohibition of balance billing for all emergency services and the Committee's commitment to establish a federal benchmark rate, as opposed to arbitration.

HEALTHCARE PRICE TRANSPARENCY

- » NAHU submitted comments to CMS in response to a proposed rule on hospital outpatient pricing transparency. The proposed rule was promulgated from an executive order issued by President Trump in June directing federal agencies to increase healthcare price and quality transparency by disclosing negotiated rates, cost-of-care and de-identified federal healthcare data, and to expand the availability of health savings accounts.
- » NAHU submitted comments in response to the Senate HELP Committee's June bipartisan discussion draft, which dealt with transparency in health care, disclosure of direct and indirect broker compensation and more.
- » NAHU signed on to a comment letter by the Agent Alliance, representing America's premier agent and broker trade associations, in response to the Senate HELP Committee's June bipartisan discussion draft.
- » NAHU responded to proposed regulation by HHS that would end pharmacy benefit manager drug rebates in an attempt to lower drug costs.

- » We submitted comments on the Trump Administration's Plan Coverage proposed rule. NAHU supports the intent of the rule to provide consumers with more information regarding their plan coverage but raised concerns that the costs of complying with it may result in higher prices for health insurance consumers.

PATIENT PRIVACY

- » NAHU submitted comments to HHS in response to proposed changes to the confidentiality of substance use disorder patient records regulations.
- » NAHU submitted comments to HHS in response to the proposed rule "Nondiscrimination in Health and Health Education Programs or Activities" that would modify existing nondiscrimination regulations governing Section 1557 of the ACA finalized by the Obama Administration in May 2016.
- » NAHU submitted comments to HHS in response to a request for information on modifying HIPAA privacy and data security rules to improve coordinated care.

PAPERS/MEDIA/WEBINARS

- » NAHU published 48 editions of the Washington Update, which included 457 articles.
- » NAHU produced 45 podcast episodes of the NAHU Healthcare Happy Hour.
- » NAHU conducted three "Live from NAHU!" webinars, each of which offered members an exclusive one-hour session with NAHU CEO Janet Trautwein on updated legislative topics as well as access to the recordings.
- » NAHU hosted 9 Compliance Corner webinars.
- » Our Operation Shout platform generated 39,982 messages sent to legislators from 5,182 members.



HEALTH UNDERWRITERS POLITICAL ACTION COMMITTEE (HUPAC)

- » HUPAC set a non-election year record by bringing in over \$616,000 to the candidate fund in 2019. The previous record was just over \$598,000 set in 2017.
- » HUPAC brought in a combined \$815,000 in candidate and administrative fund contributions in 2019.
- » Non-election year contributions to HUPAC have grown 32% relative to 2013. Such contributions have grown every non-election year since 2013.
- » The DC team attended over 272 events to educate and form strong relationships with members of Congress.
- » HUPAC has disbursed over \$556,000 to members of Congress who support the role of agents, brokers and benefits specialists in the healthcare industry.
- » NAHU members attended 39 local events and delivered in district more than \$53,000 in HUPAC dollars to members of Congress.





PUBLIC RELATIONS

- » NAHU received 6,621 press hits in a variety of top-tier media.
- » NAHU issued 17 press releases and media advisories at the national level.
- » We've had great success this year with op-ed placements on key issues such as employer reporting, Medicare for All, Health Insurance Tax, Cadillac Tax, surprise billing and open enrollment. We are very strategic with our editorial placements and target top-tier publications in congressional districts that best advance our legislative agenda.
- » We placed 7 op-eds in 21 publications, including many top-tier publications. These newspapers have cumulative print readership of 736,000 and total online readership of 18.5 million unique visitors per month.
- » We syndicated 5 op-eds to community papers nationwide. These syndications generated 64 placements that reached an additional 975,000 print readers and 59.5 million readers online across 23 states.
- » NAHU created three timely infographics on surprise billing, Medicare for All and HUPAC.
- » We created several open enrollment media tools to help our members promote the value of agents and brokers. Some of these new tools include a print ad, a PSA, open enrollment editorials, social media template ads and draft social media posts.
- » We conducted multiple media training sessions for members, including webinars and broadcast media training at Capitol Conference and Annual Convention.
- » We continue to increase our social media engagement with the goal of retaining and recruiting new members as well as promoting our key issues/events to target audiences.
- » NAHU held our second annual Open Enrollment Social Media Campaign in the fall. The objective of this campaign was to combine the efforts of NAHU members across the country to reach out to their social media communities and showcase the value of agents and brokers during open enrollment.



PROFESSIONAL DEVELOPMENT

- » NAHU's Benefit Specialist Institute proudly awarded 98 students the Registered Employee Benefits Consultant (REBC®) designation in 2019. Graduates are recognized at the state and local chapter levels, in press releases distributed to local media outlets, in NAHU's America's Benefit Specialist magazine, at Capitol Conference and at NAHU's Annual Convention.
- » Continuing a long history in professional education that dates back to 1930, NAHU has helped health insurance consultants accelerate their careers with high-impact education. As the industry's leading education provider, NAHU's blended learning capabilities offer significant advantages:
 - ❑ Flexible self-study, at-your-own-pace education housed in an online learning library.
 - ❑ Authoritative study materials written by our faculty of industry experts.
 - ❑ Outstanding student services staffed to support your success.
 - ❑ Flexible options that allow you to purchase one course at a time.
 - ❑ Student account tracking to benchmark professional progress.
 - ❑ Convenience at your fingertips.
 - ❑ Continuing education credits, including Continuing Professional Credit (CPC) opportunities at no additional charge.
 - ❑ Agency/Company training models customized to elevate employee performance.
- » NAHU's Government Relations Department conducted nine Compliance Corner webinars on topics including Employer Mandate Penalties, Medicare and MSP Basics, Captives, Electronic Disclosures, HRA Final Ruling, 5500 Reporting, Frequently Asked Questions, Section 125 and Employer Reporting. NAHU state and local chapters were provided CE materials to file with their state departments of insurance.
- » NAHU launched four new classroom and online certifications covering the industry topics of Advanced Benefit Account Manager, Employer-Sponsored Plans in a Post ACA Era, Account-Based Health Plans – Health Savings Account Comparisons and Single-Payer Healthcare – Truth and Consequences.
- » In partnership with the DC Health Link Authority, NAHU co-developed an agent and broker training program in 2019.
- » With SHRM, NAHU offered Continuing Education Credits for Human Resource professionals.
- » Benefit Specialist Institute Press published two textbooks available for purchase in 2019:
 - ❑ Group Benefits: Basic Concepts and Alternatives.
 - ❑ Employer-Sponsored Plans in a Post ACA Era.
- » NAHU chapters and businesses offered 19 national certification programs throughout the year.
 - ❑ Metro Detroit AHU, Northwestern Benefits Corp of GA, Alaska AHU, Jacksonville AHU, FNA Financial Services, Florida AHU and Kirby Employee Benefits hosted the Advanced Self-Funding Certification Program.
 - ❑ Corp of GA, Triangle AHU, Alaska AHU, FNA Financial Services, Metro Detroit AHU and BCBS of LA hosted the Self-Funding Certification Program.
 - ❑ BenefitsPro Broker Expo hosted the Employer-Sponsored Plans Certification Program.
 - ❑ Texas AHU and OK AHU hosted the Benefit Technology Certification Program.
 - ❑ UBA and Ft. Worth AHU hosted the Medicare Certification Program.



CORPORATE PARTNER PROGRAM

- » NAHU has continued to build and grow our corporate partnership program. Today, more than one-third of NAHU members work for large regional or national agencies.
- » NAHU's Principals Council, which consists of large agency executives, includes 10 members from companies listed in Business Insurance's Top 100 Brokerages for 2019.
- » Members of NAHU's General Agency Principals Council work with 100,000 brokers nationwide, helping them with business needs and employee and broker education, as well as promoting NAHU's role as THE health insurance advisor's advocate.
- » NAHU continues to expand our corporate partnerships with national producer groups, including Assurex Global, Benefit Advisors Network (BAN), NFP, and United Benefit Advisors (UBA). These four producer groups account for about 1,000 NAHU members.
- » NAHU's Affinity Partner program provides members with discounted services and products to help them in their businesses. These valuable affinity partners help our members stay up to date with new technologies to operate more efficiently and compete in today's rapidly changing health insurance market. Our affinity partners cover a variety of areas, including client management, technology solutions and ACA and compliance reporting.

MARKETING & RECRUITMENT

- » NAHU continued its work with NAHU's Medicare FMO and General Agents Principals Council, which comprises the most senior executives in this type of organization. The 13 large Field Marketing Organizations and General Agencies forming this group interact with peers at their practice level from around the country and represent most of the producers working in the senior markets. This group met at a fly-in at the NAHU Office in late October.
- » NAHU Marketing attended and spoke at 5 Medicare Summits across the country, which resulted in 44 new members joining the day of the Summit. Overall, there were 30 Medicare Summits held, many to capacity. These summits provided opportunities for chapters' membership to grow by recruiting 149 Medicare-focused producers to join NAHU the day of the event.
- » NAHU worked with the American Association of Medicare Supplement Insurance (AAMSI) on the Agent Free Day during the 2019 National Medicare Supplement Summit held in San Diego, California. Over 800 senior market producers attended, and NAHU spoke at and was featured throughout the event.
- » In July, NAHU launched a new program called the Agency Membership Model (AMM). This program provides benefits to an agency when three or more of its Eligible Agency Members (EAMs) are enrolled; 75% participation of all EAMs in the agency is required as well. In the program's first six months, 33 agencies signed up, resulting in 63 new members and \$66,000 in revenue.
- » NAHU amended and redistributed two key pieces of communication to help chapters: "Medicare Summit Information – 'How To' Manual" and "NAHU Recruiting and Retention Manual."

MEMBER RELATIONS

- » NAHU conducted several national campaigns throughout the year encouraging non-members to join and encouraging current members to renew.
- » NAHU welcomed over 2,300 new members.
- » The average retention rate for the year was 80%.
- » NAHU had a targeted three-month national membership 5% Growth campaign with its chapters from March 15 – June 15 to encourage chapters to focus on recruitment and retention. The top three chapters who met or exceeded this goal received a monetary prize for their efforts.
- » NAHU had a second targeted three-week national membership campaign from November 1 through Thanksgiving Day by offering \$10 off National Dues if a new member joined paying dues by bank draft.
- » NAHU's last targeted national membership campaign was a one-day "Just Ask One" recruitment day using social media. On November 12, NAHU encouraged its leaders and members to get as many members as possible to ask one non-member to join.
- » In 2019, NAHU extended these campaigns to the chapter level with a Special Event incentive by offering \$50 off NAHU dues at State Conferences, State Summits, Medicare Summits, CE Events and other symposiums. As a result, over 60 new members have been recruited from these events in New Jersey, Virginia, California, Oregon, Iowa and Pennsylvania.
- » NAHU increased our targeted marketing efforts to different groups by incorporating interactive videos in our communications encouraging folks to join or renew their membership to access member-specific information, webinars and training.
- » NAHU held several webinar trainings for both local and state membership and retention chairs going over responsibilities, templates and tools.
- » The Technology Solutions page continues to add NAHU partners that help agents and brokers stay up to date with legislative and regulatory changes with new technologies to operate more efficiently and compete in today's rapidly changing health insurance market. Our current technology partner firms provide help with employer reporting, Cadillac/excise tax calculators, claims analytics, employee counting tools and look-back and measurement period managers, among other features. Members can select the solution that best fits their needs with the confidence that we have negotiated the best cost and benefits on their behalf.
- » We created NAHUVision to be NAHU's video and training portal. This platform allows us to track who is watching training videos, which will allow us to reward members and chapters who go through training. The information goes way beyond chapter leadership and offers Business Resource videos along with those on Running Your Business. The most recent information is posted right at the top and allows members to search for particular resources or topics they may wish to see. More videos are scheduled for production in 2020.
- » NAHU held a webinar training for both local and state membership and retention chairs going over the eCommerce system. Instructions for the system are continually tweaked to help chapter leaders find the information they are looking for at any time.
- » NAHU updated its membership database and the database components of the website to make the site more user-friendly. The upgrade has made getting or resetting website logins much easier, has eased the event registration process and now allows debit payments for Annual Dues.



COMMUNICATIONS

- » America's Benefit Specialist magazine was delivered to all NAHU members 10 times in 2019. The magazine highlights NAHU's activities, shares industry news and features articles by top agents and brokers.
- » More than 100 companies advertised in ABS during 2019, bringing considerable revenue to the association.
- » In addition to the magazine, the Communications Department shared news with NAHU members via email, social media channels and several websites.

LEADERSHIP SERVICES

- » The Leadership Forum continues to attract incoming chapter leaders. In 2019, there were 115 attendees representing 75 chapters. The half-day program featured breakouts for chapters to share and learn from each other as well as informative presentations by volunteer experts.
- » Twelve state chapters qualified for the prestigious Blue Ribbon of Excellence. To receive this recognition, all the local chapters as well as the state must be Silver-Certified or higher.
- » Three chapters qualified for the esteemed Platinum Certification. Forty-eight chapters qualified for Gold Certification. Thirty-one chapters qualified for Silver Certification. A chapter must obtain a minimum of six criteria to be certified as silver, nine to be certified as gold and 14 to be certified as platinum.

LEADING PRODUCERS ROUND TABLE

- » The LPRT program continues to recognize the top producers in our profession with certificates, statues and help with media promotion.
- » LPRT qualifiers enjoyed an exclusive cruise on the beautiful San Diego Bay. Soaring Eagles also participated in a private cocktail reception with former NAHU Presidents and other members of the NAHU Board of Trustees.

AWARDS

- » The committee unveiled the brand-new 2021 Community Service Ouida Peterson Award. This award will recognize state and local chapters that excel in community service.

MEETINGS

NAHU's 29th Annual Capitol Conference was held February 25-27, 2019, at the Hyatt Regency Washington, attracting more than 700 agents and brokers.

- » Featured speakers at Capitol Conference included Representatives Larry Buschon (R-IN), Suzan DelBene (D-WA), Angie Craig (D-MN), Mike Gallagher (R-WI), Ed Perlmutter (D-CO) and Ami Bera (D-CA), as well as Brian Blase, Special Assistant to the President for Economic Policy, and Randy Pate, CMS Deputy Administrator.
- » We also heard from Charlie Cook and Stu Rothenberg, widely regarded as two of the nation's leading authorities on U.S. elections and political trends.

NAHU's 89th Annual Convention was held in San Diego in June.

- » Our sold-out exhibit hall featured a full contingent of companies displaying their latest products and services. Thanks to our 80 exhibiting companies, including 35 sponsors!
- » Our redesigned Personal and Professional Development Day kicked off with a Health and Wellness Assembly, a morning devoted to improving personal health and wellbeing. A lineup of innovative speakers clarified what works and how it fits into daily life in a sustainable and integrative way.
- » Saturday afternoon featured an exciting new format designed to deliver ideas attendees could implement immediately. From retaining today's new workforce and buying or selling your agency to data transparency and alternative healthcare management, our program provided fresh ideas that could be turned into practical solutions for our members. An expanded Medicare Extreme! returned with proven practices and important trends on changes in Medicare, technology solutions, group Medicare sales and more.
- » Our Keynote Speaker was retired Army Master Sgt. Cedric King, who lost both legs during the war in Afghanistan. His story inspired us all!
- » The Harold R. Gordon Memorial Award Dinner included the presentation of NAHU's Distinguished Service Awards. The Harold R. Gordon Memorial Award recipients were Ryan Thorn and Rick Rebel (posthumously).



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