



## **NAHU Board of Trustees Meeting**

**Monday, December 18, 2017**

**Meeting called to order at 4:02 P.M. EDT by Mike Embry**

## **NAHU'S VISION STATEMENT**

*NAHU advocates for our members, provides professional development and delivers resources to promote excellence.*

## **Reading of Antitrust Statement**

Mike read the antitrust statement.

## **Roll Call** (Eugene Starks)

### **Attendees:**

President Mike Embry	Region III Vice President Mike Deagle
President Elect Rusty Rice	Region IV Vice President Alycia Riedl
Vice President Pat Griffey	Region V Vice President Paige Phillips
Treasurer Dane Rianhard	Region VI Vice President Kelly Fristoe
Secretary Eugene Starks	Region VII Vice President Ray Magnuson
Immediate Past President Jim Stenger	Region VIII Vice President Linda Rose Koehler
NAHU Executive VP & CEO Janet Trautwein	Membership Council Chair Deb Crouch
Region II Vice President Erica Hain	Professional Development Chair Ashley Kapostins

### **Absent:**

Region I Vice President Jeannie Comins, Legislative Council Chair Annette Bechtold

### **Staff:**

Farren Baer (Absent)	Chris Hartman	Jennifer Murphy
Marcy Buckner (Absent)	Kelly Loussedes (Absent)	Bob Tretter
Megan Caputo	Illana Maze (Absent)	Brooke Willson

### **Guests:**

Legislative Council Vice Chair Nick Moriello	Governance Committee Chair David Smith
Membership Council Vice Chair Michelle Howard	Chapter and Leadership Development Chair Lou Reginelli
Professional Development Vice Chair Karen Kirkpatrick	

## **Adoption of Agenda**

**MOTION:** Rusty Rice made the motion to adopt the posted agenda.



**DISCUSSION:** Following discussion the Board agreed to move agenda items, “Strategic Discussion – Role of Today’s Board Member – The Role of Competency,” and “Vision 20/20 Tracker” to the January 2018 BOT agenda.

**MOTION:** The motion, with the noted agenda changes, was approved and passed unanimously

#### **Consent Agenda A**

- BoT Meeting Minutes – October 16, 2017
- Executive Committee Minutes – October 10, 2017

**MOTION:** Linda Rose Koehler made a motion to approve Consent Agenda A

**DISCUSSION:** Jim Stenger asked that Executive Committee Minutes – October 10, 2017, be removed for further discussion. Jim asked clarifying questions about the Executive Committee minutes topic of Trial Run Access to Compliance Corner for prospective NAHU members.

**MOTION:** After his questions were answered, Jim made the motion to approve the October 10, 2017 Executive Committee Minutes. The Motion Passed Unanimously.

**MOTION:** The motion to approve the Consent Agenda passed unanimously.

#### **Consent Agenda B**

##### Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance Committee
  - 2018 Sunsetting P&Ps - No changes recommended
    - Waiver of Past Gordon Award Winner Reg Fee to Annual Convention PP 06-01-MB
    - Membership Affinity Program P&P 95-11-EX (no changes)
  - 2018 Sunsetting P&Ps - Recommended Changes
    - Monthly Mail to Past Presidents P&P 94-02 EX (with edits)
    - Monthly Mail to Past Presidents P&P 94-02 EX (clean)
    - Waiver of Past Presidents Registration Fee to AC & CC PP 97-02-MB
    - NAHU Travel & Entertainment Policy P&P 98-01-F (with edits)
    - NAHU Travel & Entertainment Policy P&P 98-01-F (clean)
    - Personnel Committee PP 08-10-EX (with edits)
    - Personnel Committee PP 08-10-EX (clean)
    - Policy Review PP 00-02-L (with edits)
    - Policy Review PP 00-02-L (clean)
    - RVP Reimbursement for Training PP 12-02-B (with edits)



- RVP Reimbursement for Training PP 12-02-B (clean)
- Signatory Authority PP 98-01-EX (with edits)
- Signatory Authority PP 98-01-EX (clean)
- Standard Assn Meeting Minutes Book PP 94-04-EX (with edits)
- Standard Assn Meeting Minutes Book PP 94-04-EX (clean)
- Stipend for President PP 94-02-F (with edits)
- Stipend for President PP 94-02-F (clean)
- Waiver of Dues for Active Duty Military PP 03-01-MB (with edits)
- Waiver of Dues for Active Duty Military PP 03-01-MB (clean)
- Whistleblower Policy PP 09-01(2)-EX (with edits)
- Whistleblower Policy PP 09-01(2)-EX (clean)
- Other P&P Recommendations
  - Governance Committee PP 95-06-CMT (with edits)
  - Governance Committee PP 95-06-CMT (clean)
  - Reimbursement Guidelines for National Committee Members Expenses PP 05-03-CMT (with edits)
  - Reimbursement Guidelines for National Committee Members Expenses PP 05-03-CMT (clean)
- Legislative Council
- Finance Committee
  - Revised Proposed Committee Comps Reimbursement for 2018 Budget
- HUPAC Committee
- LPRT Committee
- Media Relations
- Membership Council
- Professional Development Committee
- Vanguard Council

**MOTION:** Linda Rose Koehler made a motion to approve Consent Agenda B.

**DISCUSSION:** A discussion arose concerning the following sunseting P&Ps: NAHU Travel & Entertainment Policy P&P 98-01-F, and Reimbursement guidelines for National Committee Members Expenses PP 05-03-CMT. The Board agreed to pull those P&Ps from the Consent Agenda B for further review.

**MOTION:** The Motion, with the removal of the noted P&Ps, passed unanimously.

### **Financial Report**

- NAHU October Financials



**MOTION:** Dane Rianhard made a motion to accept the October 2017 Financial Report.

**DISCUSSION:** Dane gave an overview of the NAHU Financial report noting that revenue year-to-date is down approximately \$600k, approximately \$300k of that in membership revenue, \$175k in advertising, and \$50k in affinity program revenue. Dane noted that expenses are largely on track with budgeted projections, and that the problem is top-line revenue.

Dane advised that he will be working with the Finance Committee to develop strategies to improve revenue for NAHU and mitigate expenses if revenue does not increase.

**MOTION:** The Motion to accept the October Financial Report passed unanimously.

### **CEO Report**

Janet Trautwein referred the Board to the written CEO report. Janet did highlight that Strategic Plan Follow up is going well and that LPRT and Professional Development are working successfully to streamline and improve the quality of education programs delivered to LPRT qualifiers and the entire NAHU membership.

Janet also focused on the current budget short-fall and shared staff efforts to build up membership numbers. Through her discussion, she and other BOT members suggested that it may be time to consider a membership dues increase. Janet also discussed her efforts with Corporate Partners to raise new membership dollars through these relationships. Janet invited other ideas and strategies from the Board.

### **Agency Membership Update**

Rusty Rice presented an Excel Spreadsheet that illustrated financial modeling for “Small Agency” and “Large Agency” strategies being considered. Some questions were raised about the thoroughness of the data presented and if the results accurately reflect any financial impact of each model. Rusty stressed that the illustrations represent early preliminary modeling and that more work needs to be done before making recommendations to the Board for approval.

### **Strategic Discussion**

#### **Role of Today’s Board Member-The Role of Competency – (*Moved to January 2018 BOT Agenda*)**

Pat and Mike reviewed the importance of competency for a board member.

#### **Vision 20/20 Tracker - (*Moved to January 2018 BOT Agenda*)**

Janet updated the board on the status of the committees’ reports.

### **Motion for Adjournment**

**MOTION:** Mike Deagle moved to adjourn the meeting at 5:15 P.M. EDT



**DISCUSSION:** None

**MOTION:** Motion passed unanimously

Respectfully submitted,  
Eugene Starks  
NAHU Secretary



## **NAHU Board of Trustees Meeting**

**Monday, November 20, 2017**

**Meeting called to order at 4:02 P.M. EDT by Mike Embry**

## **NAHU'S VISION STATEMENT**

*NAHU advocates for our members, provides professional development and delivers resources to promote excellence.*

## **Reading of Antitrust Statement**

Mike read the antitrust statement.

## **Roll Call** (*Eugene Starks*)

### **Attendees:**

President Mike Embry  
President Elect Rusty Rice  
Vice President Pat Griffey  
Treasurer Dane Rianhard  
Secretary Eugene Starks  
Immediate Past President Jim Stenger  
NAHU Executive VP & CEO Janet Trautwein  
Region II Vice President Erica Hain

Region III Vice President Mike Deagle  
Region IV Vice President Alycia Riedl  
Region V Vice President Paige Phillips  
Region VI Vice President Kelly Fristoe  
Region VII Vice President Ray Magnuson  
Region VIII Vice President Linda Rose Koehler  
Legislative Council Chair Annette Bechtold  
Membership Council Chair Deb Crouch  
Professional Development Chair Ashley Kapostins

**Absent:** Region I Vice President Jeannie Comins

### **Staff:**

Marcy Buckner  
Megan Caputo  
Chris Hartman

Kelly Loussedes  
Jennifer Murphy  
Bob Tretter

Brooke Willson

### **Guests:**

Legislative Council Vice Chair Nick Moriello  
Membership Council Vice Chair Michelle Howard  
Professional Development Vice Chair Karen Kirkpatrick

Governance Committee Chair David Smith  
Chapter and Leadership Development Chair Lou Reginelli

## **Adoption of Agenda**

**MOTION:** Deb Crouch made the motion to adopt the posted agenda.

***DISCUSSION:*** None



**MOTION:** Motion passed unanimously

**Consent Agenda A**

- BoT Meeting Minutes – October 16, 2017
- Executive Committee Minutes – October 10, 2017

**MOTION:** Ray Magnuson made the motion to adopt Consent Agenda A.

***DISCUSSION:*** None

**MOTION:** Motion passed unanimously

**Consent Agenda B**

Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance Committee
  - 2018 Sunsetting P&Ps - No changes
    - Document Retention Policy P&P 09-01(1)-EX (no changes)
    - Membership Affinity Program P&P 95-11-EX (no changes)
  - 2018 Sunsetting P&Ps - Recommended Changes
    - Audit Notification P&P 94-05-F (with edits)
    - Audit Notification P&P 94-05-F (clean)
    - Board-Designated Operating Reserve P&P 12-01-F (with edits)
    - Board-Designated Operating Reserve P&P 12-01-F (clean)
    - BOT Decision Process P&P 03-02-B (with edits)
    - BOT Decision Process P&P 03-02-B (clean)
    - BOT Orientation P&P 03-03-B (with edits)
    - BOT Orientation P&P 03-03-B (clean)
    - Distribution of Financial Info to Membership P&P 95-05-F (with edits)
    - Distribution of Financial Info to Membership P&P 95-05-F (clean)
    - Duties of the Secretary P&P 95-02-B (with edits)
    - Duties of the Secretary P&P 95-02-B (clean)
    - Duties of the Treasurer & Structure of the Finance Committee P&P 95-03-EX (with edits)
    - Duties of the Treasurer & Structure of the Finance Committee P&P 95-03-EX (clean)
    - Job Descriptions for NAHU Staff P&P 96-08-EX (with edits)
    - Job Descriptions for NAHU Staff P&P 96-08-EX (clean)
    - Legislative Council Structure P&P 00-01-L (with edits)
    - Legislative Council Structure P&P 00-01-L (clean)





- Legislative Defense Expenditure P&P 02-01-L (with edits)
- Legislative Defense Expenditure P&P 02-01-L (clean)
- Member Versus Non-member Pricing P&P 15-01-F (with edits)
- Member Versus Non-member Pricing P&P 15-01-F (clean)
- Legislative Council
- Finance Committee
  - Revised Proposed Committee Comps Reimbursement for 2018 Budget
- HUPAC Committee
- LPRT Committee
- Media Relations
- Membership Council
  - Licensed Agents details
- Professional Development Committee
- Vanguard Council

**MOTION:** Rusty Rice made the motion to adopt Consent Agenda B, removing the Governance Committee Report and the Financial Committee Report.

**DISCUSSION:** The Governance Committee Chairman, David Smith, reported that the Committee recommended no changes to the 2018 Sunsetting P&P 09-01(1)-EX and P&P 95-11-EX, and asked that the BOT renew the P&P for another three (3) years. David gave an overview of the remaining P&Ps on the BOT agenda with recommended changes and reported that the Committee asks the BOT to approve the updated P&Ps as presented.

**DISCUSSION:** The Finance Committee Chairman, Dane Rianhard, stated that the Finance Committee report on the Consent Agenda B will be discussed under the Financial Report on the BOT agenda.

**MOTION:** Motion passed unanimously

#### **Financial Report**

- NAHU August Financials
- NAHU September Financials

**MOTION:** Mike Deagle made the motion to accept the August and September NAHU Financial Reports.

**DISCUSSION:** Jennifer Murphy clarified a couple of BOT member questions regarding the financial reports.

**MOTION:** Motion passed unanimously





- 2017-2018 Committee reimbursements

**MOTION:** Rusty Rice made the motion to adopt the Finance Committee recommended changes to the 2017-2018 Budget Committee Reimbursements.

**DISCUSSION:** Through much discussion the BOT agreed that members of some of the NAHU Committees made travel and conference plans based on the Committee Reimbursements budget first proposed and that these reimbursements should be reinstated as originally drafted.

**MOTION:** Motion passed unanimously

### **CEO Report**

Janet Trautwein reported the following:

- a. Leadership needs to focus on Membership Growth. Anticipated membership growth in the Medicare Agents arena has been slower than anticipated. Janet will be working with FMOs to encourage growth in this sector.
- b. Legislative activity continues with the introduction of employer related bills like the 40-Hour Work-week, and Simplified ACA Reporting.
- c. The staff is updating the Compliance Corner with current information on IRS Notices going to employers advising them of penalties for non-compliance with ACA mandates.

### **RVP Report**

Erica Hain gave the RVP report. She reported that the RVP are continuing discussion on the value and opportunity of combining Regional Leadership Conferences. She also shared that the RVPs are concerned that the Regional Meetings for Capitol Conference do not start until 6:00 p.m. The concern is that the late start time might interfere with evening plan and deter attendance. No recommendation was made to change the Capitol Conference agenda.

### **Agency Membership Update**

Rusty Rice reported that the task group continues to work to finalize plans for the Agency Membership model and plans to have a recommendation firmed up to present to members at Capitol Conference.

### **Discussion of convention changes relative to LPRT and PD**

Professional Development Chair, Ashley Kapostins, and Vice-Chair, Karen Kirkpatrick discussed creating value through LPRT and Professional Development programs. Karen said that the team is working on creating a “Power House Track” to build attendance and create a greater perceived value to members. Discussions are ongoing with the Vanguard Council to create a training track targeting Vanguard members. More ideas will be shared during the December BOT meeting.

### **Strategic Discussion**



**Role of Today's Board Member-The Role of Competency** – Discussion postponed to the December BOT meeting.

**Vision 20/20 Tracker** – Discussion postponed to the December BOT meeting.

**Executive Session** – The BOT entered Executive Session at approximately 5:15 p.m.

**Nomination Committee Update** – Jim Stenger reported that no one has filed to run for Executive Office at the 2018 Convention to date.

**Personnel Committee Update** – Jim Stenger reviewed the Personnel Committee Recommendations and Evaluation Report on the review of NAHU Executive Director/CEO, Janet Trautwein. (See report attached.)

**MOTION:** Jim made a motion that the Executive Board accept the Personnel Committee evaluation and recommendations.

**DISCUSSION:** *None*

**MOTION:** Motion passed unanimously

**Motion for Adjournment**

**MOTION:** Eugene Starks moved to adjourn the meeting at 5:32 P.M. EDT

**DISCUSSION:** *None*

**MOTION:** Motion passed unanimously

Respectfully submitted,  
Eugene Starks  
NAHU Secretary



## **NAHU Executive Committee Meeting**

**Tuesday, October 10, 2017**

**Meeting called to order at 4:05 P.M. EDT by Mike Embry**

### **Roll Call** (*Eugene Starks*)

#### **Attendees:**

President, Mike Embry  
President Elect, Rusty Rice  
Vice President, Pat Griffey  
Secretary, Eugene Starks

Immediate Past President, Jim Stenger  
NAHU Executive VP & CEO, Janet Trautwein

**Staff:** Brooke Willson

**Absent:** Treasurer, Dane Rianhard

### **Agenda**

- 1) Finance Committee Report – Janet
  - a. **Discussion:** The committee needs to review all of the information provided to be able to make a recommendation regarding Committee, RVP and Executive BOT reimbursements for Capitol Conference and Annual Convention. A suggestion was made that reimbursements should be capped at 50% of the total cost of attending Capitol Conference and Annual Convention, not to exceed the total budgeted amount per attendee.
  - b. **Discussion:** When it comes to cutting reimbursement the BOT should lead by example. Also need to look at other processes to ensure the cuts are consistent.
- 2) Training Prezi
  - a. **Discussion:** The different uses this Prezi could have. Definitely needs to be broken into smaller pieces. Primary audience is the candidate running for a position on NAHU's Board of Trustees. Looking into ways of keeping this prominent for the board through out the year.
- 3) Compliance Corner – Janet
  - a. **Discussion:** The idea of having non-members pay a fee for a limited-time access to Compliance Corner. Looking into setting up a trial run.
- 4) Declining HUPAC Contribution – Mike Embry
  - a. **Discussion:** Some of the causes for large states' HUPAC contributions to be declining.

### **Adjournment**

NAHU President Adjourned the meeting at 4:57 P.M. EDT

Respectfully submitted,  
Eugene Starks  
NAHU Secretary



## MINUTES OF THE 2017 NAHU HOUSE OF DELEGATES

### Minutes Tuesday, June 27, 2017 NAHU National Convention House of Delegates

1. The meeting was called to order by President Jim Stenger at the Renaissance Orlando at Seaworld, Orlando, at 2:02 p.m. EDT.
2. Motion: ( *Dane Rianhard*) To adopt the Credentials Report. Adopted as follows:
  - Board of Trustees: 16
  - NAHU Past Presidents: 13
  - Delegates of State and Local Associations: 316
  - TOTAL VOTING STRENGTH: 345
3. President Stenger declared a quorum established according to the bylaws.
4. Standing Rules
  - Motion (*Jim Stenger*): To waive the reading of the standing rules of order.
  - Discussion: none
  - Status: Adopted
5. Standing Rules
  - Motion (*Jim Stenger*): To adopt the proposed standing rules of order as printed.
  - Discussion: none
  - Status: Adopted
6. Agenda
  - Motion (*Jim Stenger*): To adopt the proposed agenda.
  - Discussion: none
  - Status: Adopted
7. 2016 House of Delegates Minutes (*Dane Rianhard*) The minutes of the 2016 HOD have been approved by the Board of Trustees.
8. Report of the Nomination Committee (*Don Goldmann*)
  - President-Elect – Rusty Rice
  - Vice President – Pat Griffey
  - Treasurer – Dane Rianhard
  - Secretary – Eugene Starks



## MINUTES OF THE 2017 NAHU HOUSE OF DELEGATES

- Region 1 Vice President – Jeannie Comins
- Region 3 Vice President – Mike Deagle
- Region 5 Vice President – Paige Phillips
- Region 7 Vice President – Ray Magnuson

There were no nominations from the floor.

### 9. 2017 Report of the Board of Trustees.

Informational report of the Board of Trustees (*Dane Rianhard*). The report had been discussed throughout the convention and there was nothing additional to report.

- Request for questions: None.

### 10. Report on Financials (*Pat Griffey*)

#### NAHU

- Assets: \$ 3,862,831
- Liabilities: \$ 2,984,646
- Revenues: \$ 7,334,270
- Expenses: \$ 7,598,882 Net Assets (Reserve Balance): \$878,185

#### EDUCATION FOUNDATION

- Assets: \$ 208,385
  - Liabilities: \$ 67,149
  - Revenues: \$ 147,4045
  - Expenses: \$ 116,594
  - Net Assets (Reserve Balance): \$ 141,235
- The audit report will be completed by the end of September and will be posted on the NAHU Website upon completion.

### 11. Proposed Bylaws Amendments (4)

- Motion: (*Jim Stenger on behalf of the Board of Trustees*) Amend Article VIII, Section 1 to read:  
The Board of Trustees shall consist of:
  - A. Executive Committee
  - B. Regional Vice Presidents
  - C. Chairpersons of the Membership Councils
  - D. Chairperson of the Legislative Council
  - E. CHAIRPERSON OF THE PROFESSIONAL DEVELOPMENT COMMITTEE



## MINUTES OF THE 2017 NAHU HOUSE OF DELEGATES

- Discussion: None
- Status: The bylaw amendment was adopted by a 2/3 vote
- Motion (*Jim Stenger on behalf of the Board of Trustees*) Amend Article VIII, Section 1 to read:  
The Board of Trustees shall consist of:
  - A. Executive Committee
  - B. Regional Vice Presidents
  - C. Chairperson of the Membership Council
  - D. Chairperson of the Legislative Council
  - E. Chairperson of the Professional Development Committee
  - F. ONE AT-LARGE MEMBER

THE AT-LARGE MEMBER OF THE BOARD OF TRUSTES SHALL BE NOMINATED BY THE GOVERNANCE COMMITTEE AND APPROVED BY THE BOARD OF TRUSTEES AND MUST BE A LONG-STANDING AND ACTIVE MEMBER OF THE ASSOCIATION AND SATISFY CRITERIA APPROVED BY THE BOARD OF TRUSTEES TO PROMOTE DIVERSE PERSPECTIVES AND EXPERIENCE, BUT SHALL NOT HAVE BEEN A PRIOR MEMBER OF THE BOARD OF TRUSTEES OR AN NAHU OFFICER.

- Discussion: Board of Trustees withdrew its support of this motion.
- Status: The bylaw amendment failed.
- Motion (*Jim Stenger on behalf of the Board of Trustees*) Amend Article XI, Section 3 to read:  
Each state and local association may designate one alternate for each of its delegates. A designated alternate may replace a delegate unable to fulfill his/her voting duty upon certification of his/her qualification to serve according to the requirements above. All alternates must be identified BY THE DEADLINE ESTABLISHED BY THE NOMINATIONS COMMITTEE.
  - Discussion: None
  - Status: The bylaw amendment was adopted by a 2/3 vote.

### 12. Declaration of Elections (*Jim Stenger*)

- President-Elect – Rusty Rice
- Vice President – Pat Griffey
- Treasurer – Dane Rianhard





## MINUTES OF THE 2017 NAHU HOUSE OF DELEGATES

- Secretary – Eugene Starks
- Region 1 Vice President – Jeannie Comins
- Region 3 Vice President – Mike Deagle
- Region 5 Vice President – Paige Phillips
- Region 7 Vice President – Ray Magnuson

13. Presentation (*Don Goldman*) of a Past President's Pin to Jim Stenger.

14. Presentation of the Board of Trustees gift to Immediate Past President Jim Stenger.

15. Remarks of the outgoing President (*Jim Stenger*).

16. Swearing in (*Jim Stenger*) of Mike Embry as the 2017-2018 NAHU President.

17. Remarks of the incoming President, Mike Embry. Introduction (*Mike Embry*) of 2017-2018 NAHU Slate of Officers, Board and others giving their Pledge to the Membership and taking the Oath of Office.

- President-Elect – Rusty Rice
- Vice President – Pat Griffey
- Treasurer – Dane Rianhard
- Secretary – Eugene Starks
- Immediate Past President – Jim Stenger
- Region 1 Vice President – Jeannie Comins
- Region 2 Vice President – Erica Hain
- Region 3 Vice President – Mike Deagle
- Region 4 Vice President – Alycia Riedl
- Region 5 Vice President – Paige Phillips
- Region 6 Vice President – Kelly Fristoe
- Region 7 Vice President – Ray Magnuson
- Region 8 Vice President – Linda Rose Koehler
- Legislative Council Chair – Annette Bechtold
- Membership Council Chair – Deb Crouch
- (*if bylaws amendment 1 passes*)
- Professional Development Committee Chair – Ashley Kapostins
- CEO/EVP – Janet Trautwein

18. President Mike Embry adjourned the meeting sine die at 3:17 p.m. EDT.





## MINUTES OF THE 2017 NAHU HOUSE OF DELEGATES

Dane Rianhard, 2016-2017 NAHU Secretary

APPROVED BY \_\_\_\_\_: (INITIALS OF SECRETARY \_\_\_\_\_)      DATE: \_\_\_\_\_

DRAFT



## **AWARDS**

**Chair: Joy Gardner**

**Board: Eugene Starks**

**Month: December 2017**

### **Updates**

- Compiling the guidebook and applications so all the information is in one place.
- Committee members are being assigned sections to review
- Legislative Awards are due December 4 to be distributed at Capitol Conference

### **Online Awards Applications**

- Online templates are out of date. The documentation criteria are incomplete. This appears to be causing applicants to submit incomplete submissions.
- Why not keep them current? Too many tools causes inaccuracy of information and chapters get bad information.
- What about having just the tabs with no criteria?
  - Anissa – Template no criteria
  - Michelle – no template
  - Becky – Update the template
  - Judy – Update the template. What about adding the question information to the awards guidebook?
  - Eugene – Where's the one resource that will make this process simpler?
  - The templates will be taken down to be updated or reviewed for alternative information

### **New Business**

- What do we do to incent the chapters to apply online? Points? Gift cards?
- Can this be used to incent younger members to participate?
- This needs further discussion



## **CHAPTER & LEADERSHIP DEVELOPMENT**

**Chair: Lou Reginelli**  
**Board Liaison: Pat Griffey**  
**Month: December 2017**

- The Chapter in a Box revisions were completed with the help of Arty Accardo, Lou Reginelli and Brooke Willson.
- The Leadership Guidebook has been updated.
- Chapter Mentoring outline completed in standard and business plan formats.
- Reviewing outlines of Leadership Forum presentations. Agenda is complete.
- Making progress on LEAD program with PDC. Have reviewed three presentations with a fourth to be scheduled. A decision on the appropriate program will hopefully be made by Capitol Conference.
- Regional chairs have been asked to continue reaching out to their state presidents. Building a solid foundation with the chapters is important to the future of NAHU leadership.
- Vision 20/20 strategic plan continues to be reviewed and will be discussed in January 2018.



## GOVERNANCE

**Chair: David Smith**  
**Board Liaison: Rusty Rice**  
**Month: December 2017**

**Following our call on December 7, the Governance Committee has done additional work on the sunseting P&Ps and offer the following recommendations to the BOT for action:**

1. **Review of P&P Sunsetting in 2018.** The committee completed its review of most of the remaining P&P's which sunset in 2018, and make the following recommendations (the current and revised P&Ps are available at <https://www.dropbox.com/sh/wigdwdqlymcun4z/AABtkBBthihdLlfCnH84TLcMa?dl=0>:

P&P for REVIEW	Recommendation/Notes
Monthly Mail to Past NAHU Presidents PP 94-02-EX	<p><u>Recommendation:</u> Change name to "Past NAHU President" and adopt amended P&amp;P as proposed.</p> <p><u>Notes:</u> Proposed changes consolidate language from 97-02-MB (related to waiving Annual Convention and Cap Conference dues for Past NAHU Presidents) into this P&amp;P</p>
NAHU Travel & Entertainment Policy PP 98-01-F	<p><u>Recommendation:</u> Change title to include "for Volunteer Leaders" and adopt amended P&amp;P as proposed.</p> <p><u>Notes:</u> Proposed changes to P&amp;P include the following:</p> <ul style="list-style-type: none"> <li>• Clarify responsibility to implement this P&amp;P to Treasurer, Finance Committee and EVP/CEO</li> <li>• Improve layout of the P&amp;P</li> <li>• Remove meal reimbursements</li> <li>• Establish expectations for attendance and involvement at meetings for which someone is reimbursement</li> <li>• Integrates relevant language from Reimbursement Guidelines for National Committee Members [05-03-CMT] related to active involvement in committee calls for expense reimbursement or registration fee waivers</li> <li>• Prohibits an individual from seeking reimbursement for more than 100% of their expenses from any source</li> </ul>
Personnel Committee PP 08-10-EX	<p><u>Recommendation:</u> Adopt amended P&amp;P as proposed.</p> <p><u>Note:</u> Slight revisions to language as shown but followed BOT guidance and did not recommend changes to membership of Personnel Committee</p>
Policy Review PP 00-02-L	<p><u>Recommendation:</u> Adopt amended P&amp;P as proposed.</p> <p><u>Note:</u> Changes to improve efficiency and clarify language</p>

<b>P&amp;P for REVIEW (continued)</b>	<b>Recommendation/Notes</b>
RVP Reimbursement for Training PP 12-02-B	<u>Recommendation:</u> Adopt amended P&P as proposed. <u>Note:</u> Slight revisions to improve language
Signatory Authority PP 98-01-EX	<u>Recommendation:</u> Adopt amended P&P as proposed. <u>Note:</u> Slight revisions to improve language and layout of P&P
Standard Assn Meeting Minutes Book PP 94-04-EX	<u>Recommendation:</u> Retain P&P as currently stated. <u>Note:</u> No recommendation for changes
Stipend for President PP 94-02-F	<u>Recommendation:</u> Adopt amended P&P as proposed. <u>Note:</u> No recommendation for changes
Waiver of Dues for Active Duty Military PP 03-01-MB	<u>Recommendation:</u> Adopt amended P&P as proposed. <u>Note:</u> Slight change in language
Waiver of Past Gordon Award Winner Reg Fee to Annual Convention PP 06-01-MB	<u>Recommendation:</u> Adopt amended P&P as proposed. <u>Note:</u> No recommendation for changes
Waiver of Past Presidents Registration Fee to AC & CC PP 97-02-MB	<u>Recommendation:</u> Allow to sunset since now integrated into PP 94-02-EX <u>Note:</u> See notes above for NAHU Past Presidents P&P
Whistleblower Policy PP 09-01(2)-EX	<u>Recommendation:</u> Adopt amended P&P as proposed. <u>Note:</u> Improvements to language and operation of P&P

The following three P&P's are still outstanding and will be discussed on Governance's January 2018 call:

<b>P&amp;P for REVIEW</b>	<b>Note</b>
Membership Council Structure PP 06-02-MB	Consideration of revisions after review by the Membership Council (sent back to Governance on 11-2017 BOT call)
Special Committees of NAHU PP 06-01-CMT	Integrating into P&P 06-02-CMT
Structure & Operation of Special Cmts PP 06-02-CMT	Integrating in 06-01-CMT, modifying to conform with other P&Ps and to more closely match similar P&Ps for standing committees. Need to request further guidance from BOT and Vanguard about purpose statement for this P&P

2. **Other action related to NAHU P&P's.** The Governance Committee also made the following recommendations:

Governance Committee PP 95-06-CMT	<u>Recommendation:</u> Adopt amended P&P to reflect the Chair's term of service would not count toward their two-year term of office, similar to the ways in which it works with other committees.
Reimbursement Guidelines for National Committee Members Expenses PP 05-03-CMT	<u>Recommendation:</u> Sunset this P&P based on its integration into NAHU Travel & Entertainment Policy PP 98-01-F

3. **NAHU Board of Trustees Guidance Requested:** The Governance Committee does not know of any proposed amendments to the NAHU Bylaws for consideration at the 2018 House of Delegates but notes that any such proposal ought to be ready for discussion and distribution to the membership before the 2018 Capitol Conference. For this reason, we request that proposed amendment(s) (if any) (with language for the amendment and/or purpose) be provided by mid-January to ensure a full, timely discussion by the NAHU membership prior to consideration at the House of Delegates.

4. **Other Updates:**

BOT Training

- Did voiceover for first section of BOT training – would like Mike, Rusty, Pat, Janet to also contribute...
- Working with Pat Griffey to get current Board members to provide questions that could be used to verify completion of the training after completion of 2018 training

Job Descriptions

- Still missing Governance (me), Media Relations
- Received sample of a Board member job description for our review before going to Board (Jan call)
- Asked the RVPs to create a job description (Feb call)

5. **2020 Strategic Plan Status.** Governance has been assigned two tasks for 2017. Here is the status on each one:

Action	Notes
<b>Make recommendations on improvements and additions to board training</b>	BOT training draft has been reviewed and approved by the BOT and will be recorded so that it will be used for candidates for election in June 2018, and all remaining Board members prior to July 1, 2018.
<b>Make recommendations on changes to P&amp;Ps and policy procedures</b>	Only three remaining to be completed, which will be done for our January 2018 call.

Our calls are on the first Thursday at 11:30 am ET.

**PROPOSE REPEALING AND INTEGRATING INTO P&P 06-02-CMT**  
**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS**  
**POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	Special Committees of NAHU
<b>CLASSIFICATION:</b>	Committees
<b>POLICY NUMBER:</b>	06-01-CMT
<b>DEPARTMENT COORDINATOR:</b>	Executive
<b>MOTION:</b>	Russ Childers
<b>DATE APPROVED:</b>	June 12, 2006
<b>APPROVED BY:</b>	Board of Trustees
<b>AMENDED:</b>	May 21, 2012
<b>SUNSET DATE:</b>	2018

**PURPOSE:** To create and define the Special Committees of the Association.

**POLICY:** The Special Committees of NAHU shall be:

**Awards Committee**

The awards committee encourages chapters and members to strive for excellence and to recognize both exceptional chapters and members for going above and beyond the basic threshold and excelling in education, advocacy, leadership and professionalism.

**Chapter Leadership and Development Committee**

The Chapter Leadership & Development Committee will collaborate with the RVPs, committees and staff to provide resources for state and local chapters to excel in leadership development, operations and chapter management.

**Leading Producers Round Table**

The LPRT committee encourages excellence among health and benefit insurance professionals by recognizing their sales and marketing achievements.

**Media Relations Committee**

The media relations committee works to demonstrate the value of health insurance professionals and the importance of the private health insurance system, and promote, enhance and solidify the image of NAHU, by heightening public awareness through media exposure at the national, state and local levels.

**Vanguard Council**

**PROCEDURE(S):** These Committees will be constituted and operate under the appropriate Policies and Procedures of the Association. These committees, their structure and procedures, will act in accordance with the NAHU bylaws.

**FINANCIAL IMPACT:** None

**Comment [o1]:** Industry Relations Committee no longer exists as a viable working committee of the Association and should be eliminated from the category of "special committees"



**PROPOSE REPEALING AND INTEGRATING INTO 06-02**  
**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS**  
**POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	Special Committees of NAHU
<b>CLASSIFICATION:</b>	Committees
<b>POLICY NUMBER:</b>	06-01-CMT
<b>DEPARTMENT COORDINATOR:</b>	Executive
<b>MOTION:</b>	Russ Childers
<b>DATE APPROVED:</b>	June 12, 2006
<b>APPROVED BY:</b>	Board of Trustees
<b>AMENDED:</b>	May 21, 2012
<b>SUNSET DATE:</b>	2018

**PURPOSE:** To create and define the Special Committees of the Association.

**POLICY:** The Special Committees of NAHU shall be:

**Awards Committee**

The awards committee encourages chapters and members to strive for outstanding achievements *excellence* and to recognize the *both* exceptional chapters and members for going above and beyond the basic threshold and excelling in education, advocacy, *leadership* and professionalism.

**Chapter Leadership and Chapter Development Committee**

The Chapter ~~relations~~ *Leadership & Development Committee* will collaborate with the RVPs, committees and staff to provide resources for state and local chapters to excel in leadership development, operations and chapter management.

**Professional Development Committee**

~~The Professional Development committee is committed to the ethical development, delivery and support of quality educational solutions to increase members' credibility with the public through professional advancement.~~

**Industry Relations Committee**

~~The industry relations committee coordinates the building and improvement of relationships with stakeholders across the health, long-term care, disability, and employee benefits industry to advance our common interests in meeting the health, financial, and retirement needs of all Americans.~~

**Leading Producers Round Table**

The LPRT committee encourages excellence among health and benefit insurance professionals by recognizing their sales *and marketing* achievements.

**Media Relations Committee**

The media relations committee works to demonstrate the value of health insurance professionals and the importance of the private *health* insurance system, and *promote*, enhance and *solidify* the image of NAHU, by ~~raising~~ *heightening* public awareness through media exposure at the national, state and local levels.

**Comment [o1]:** Professional Development Committee is now a "standing committee" of the Association and should be eliminated from the category of a "Special Committee"

**Comment [o2]:** Industry Relations Committee no longer exists as a viable working committee of the Association and should be eliminated from the category of "special committees"

### Vanguard Council

~~The purpose of the Vanguard Council is to recruit, retain, educate and support new and young agents, meeting their needs to ensure success in the benefits industry.~~

**PROCEDURE(S):** These Committees will be constituted and operate under the appropriate Policies and Procedures of the Association. These committees, their structure and procedures, will act in accordance ~~to~~ *with* the NAHU bylaws.

**FINANCIAL IMPACT:** None

**Comment [o3]:** Thought we had a whole different direction and purpose for this committee???

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	Past NAHU Presidents
<b>CLASSIFICATION:</b>	Executive
<b>POLICY NUMBER:</b>	94-02-EX
<b>DEPARTMENT COORDINATOR:</b>	Executive
<b>DATE APPROVED:</b>	June 1994
<b>APPROVED BY:</b>	Board of Trustees
<b>AMENDED:</b>	October 11, 2008, October 14, 2012
<b>SUNSET:</b>	2018

**PURPOSE:** To keep past NAHU presidents informed of NAHU activities and to encourage Past Presidents' attendance at the NAHU Annual Convention and Capitol Conference.

**POLICY:**

1. On a regular basis send an email or mail material to past NAHU Presidents about current matters before the Association and to encourage their feedback and perspective. This may include providing an exclusive communication tool (such as B2B) for their use and access.
2. All Past Presidents of NAHU shall be entitled to register themselves and one guest for the Annual Convention and Capitol Conference, and registration fees shall be waived.

**PROCEDURE(S):**

1. Staff and the Executive Committee shall coordinate NAHU Board information and other pertinent materials and mail or email to NAHU past Presidents, or post to an online portal for their access and feedback.
2. On an annual basis, communication shall be sent to each former NAHU President concerning the best means of sharing material and request an update email or address. If no response is received for two (2) or more years, such communication shall be suspended pending additional contact information. Additionally, if mail is returned as undeliverable for three (3) consecutive months, such communication shall be suspended pending additional contact information.
3. The NAHU President shall be responsible for coordinating and sharing feedback from Past Presidents to the Executive Committee, and, if necessary, to the Board of Trustees.
4. All Past Presidents of NAHU and one guest will receive a letter of special invitation to attend the Annual Convention and Capitol Conference with no registration fee.

**FINANCIAL IMPACT:** NAHU's actual cost of meals for each Past President, and a guest, for events at which food is provided (such as the Gordon Dinner).

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

**POLICY TITLE:** ~~Monthly Mail to~~ Past NAHU Presidents  
**CLASSIFICATION:** Executive  
**POLICY NUMBER:** 94-02-EX  
**DEPARTMENT COORDINATOR:** Executive  
**DATE APPROVED:** June 1994  
**APPROVED BY:** Board of Trustees  
**AMENDED:** October 11, 2008, October 14, 2012  
**SUNSET:** 2018

**PURPOSE:** To keep past NAHU presidents informed of NAHU activities and to encourage Past Presidents' attendance at the NAHU Annual Convention and Capitol Conference.

**POLICY:**

1. On a regular basis ~~Send-send monthly an~~ email or mail ~~material packages~~ to past NAHU Presidents ~~about current matters before the Association and to encourage their feedback and perspective. This may include providing an exclusive communication tool (such as B2B) for their use and access.~~
2. All Past Presidents of NAHU shall be entitled to register themselves and one guest for the Annual Convention and Capitol Conference, and registration fees shall be waived.

**PROCEDURE(S):**

1. Staff and the Executive Committee shall ~~Coordinate-coordinate weekly~~ NAHU Board information and other pertinent materials and mail or email to NAHU past Presidents, ~~or post to an online portal for their access and feedback.~~
2. On an annual basis, communication shall be sent to each former NAHU President concerning the best means of sharing material and request an update email or address. If no response is received for two (2) or more years, such communication shall be ~~suspended pending additional contact information. Additionally, if mail is returned as undeliverable for three (3) consecutive months, such communication shall be suspended pending additional contact information.~~
3. The NAHU President shall be responsible for coordinating and sharing feedback from Past Presidents to the Executive Committee, and, if necessary, to the ~~Board of Trustees.~~
4. All Past Presidents of NAHU and one guest will receive a letter of special invitation to attend the Annual Convention and Capitol Conference with no registration fee.

**FINANCIAL IMPACT:** NAHU's actual cost of meals for each Past President, and a guest, for events at which food is provided (such as the Gordon Dinner).

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**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	NAHU Travel and Entertainment Policy for NAHU Volunteer Leadership
<b>CLASSIFICATION:</b>	Finance
<b>POLICY NUMBER:</b>	98-01-F
<b>DEPARTMENT COORDINATOR:</b>	Finance
<b>MOTION:</b>	Bob Tretter
<b>DATE APPROVED:</b>	June 6, 1998
<b>AMENDED:</b>	June 20, 2012, February 17, 2015
<b>APPROVED BY:</b>	Board of Trustees
<b>SUNSET DATE:</b>	2018

**PURPOSE:** To define the policies for travel and entertainment by members of the NAHU Board of Trustees, its committees, task forces, advisory groups and subsidiaries and others traveling at NAHU expense for meetings where attendance has been requested or required. Each member is reminded that NAHU's image can be best served by the use of restraint rather than extravagance in spending the Association's (and therefore the members') money, and that attendance and involvement in activities associated with NAHU sponsored events is expected. An individual cannot be reimbursed more than 100% of their actual expenses from any source. Finally, any reimbursement should only be made available to volunteer leaders who have been active participants in the calls and work of their respective committee.

**POLICY:**

1. Travel for NAHU volunteer leaders must be budgeted, authorized and funded in the NAHU annual budget.
2. Attendance/Participation Expectations. Since the primary purposes of attendance and participation in these events is to learn, participate and promote NAHU in a positive manner, when a volunteer leader either (1) confirms attendance and subsequently fails to attend these meetings without giving the NAHU President reasonable notice, or (2) fails to participate in scheduled events within those meetings, NAHU does not gain any overall value in the Volunteer Leader's attendance and such expense shall not be reimbursed.
  - A. Failure to provide adequate notice of a Volunteer Leader attending an event that is funded in whole or in part by NAHU may result in the need of that individual to reimburse NAHU for expenses incurred (including waived registration fees) and paid by the Association.
  - B. Failure to participate in scheduled events, specifically those outlined in the procedure below, shall result in a Volunteer Leader's loss of right of reimbursement of expenses by NCAHU.
3. Eligibility for Reimbursement or Waiver of Registration Fees. To qualify for reimbursement of travel expenses (if available) or eligibility for waived registration fees, volunteer leaders must attend 75% of the conference calls (or have no more than two excused absences) from July 1 until the month before the event, and be present at both the committee meeting (if applicable) and, if serving in a regional capacity, the regional breakout session held at the meeting.
4. Expense Reimbursement Limitations. When traveling on NAHU business, the following expenses are eligible for reimbursement:
  - A. Single hotel room rate and tax.

- i. For Convention, Capital Conference, budget or board meeting, this will be billed to the NAHU master account when attending an NAHU function.
  - ii. For other travel, the cost of the single hotel room rate shall be for a standard room only, and if event is held in a NAHU-sponsored event with a host hotel, then only for expenses incurred at the host hotel.
  - iii. Additional room charges (upgrades, computer/fax equipment charges, movies, etc.) and incidentals will be the responsibility of the volunteer leader.
- B. Transportation.
  - i. Airline transportation —economy fare only.
    - 1. Airline tickets may be charged directly to NAHU's account unless specifically authorized by NAHU's Chief Financial Officer.
    - 2. Airfare upgrade may be reimbursed if national meeting is adjourned more than 3 hours early.
    - 3. Airport parking will be reimbursed at the lowest parking rate.
  - ii. By car – Will be reimbursed at 50% of the IRS standard, plus applicable toll charges; please provide all toll receipts or copy of E-Z Pass monthly statement. Reasonable parking fees may be submitted in addition to travel expense. Total mileage reimbursement will be limited to reasonable economy airfare between destinations.
  - iii. By cab or private car service – for inner-city destinations only. Not to be used for travel between cities. Receipts required for all cab or private car service fares.
- C. Meals. NAHU will not reimburse for meal expenses incurred by an authorized individual traveling on NAHU business.
- D. Expenditures on Members. NAHU funds are not to be used to host non-budgeted meal functions or other events, or to purchase non-budgeted gifts, whose purpose is recognition or appreciation for NAHU members, volunteers or representatives.
- E. Baggage. The association will reimburse the expense for excess baggage only if the excess is due to Association business material essential to the trip.

**Comment [o1]:** need a different word than "inner-city" perhaps "inter-city"?

## PROCEDURES:

1. Implementation and administration of this P&P shall be the responsibility of the NAHU Treasurer, the Finance Committee, and the NAHU Executive Vice President (or staff as may be assigned)
2. All expense requests must be submitted using the standard NAHU expense reimbursement request form, which must include dates, business purpose and individuals involved for all travel and/or entertainment, and shall include receipts. All expense reimbursement requests must be received by NAHU headquarters within 60 days from the date incurred. Requests received after 60 days will require approval by the Finance Committee. The form should include a statement that notes that the individual cannot be reimbursed more than 100% of their actual expenses from any source, including other chapters.
3. When submitting non-travel related expenses, all receipts must be included, with an explanation of the purpose of the expense. NAHU officers or committee members invited to NAHU chapter-sponsored events (sales symposia, regional meetings, legislative conferences, etc.) to serve in an official capacity should not be charged registration fees by the sponsoring chapter. The NAHU officer or committee member should clarify this with the chapter prior to the event.

4. NAHU volunteer leaders attending in a non-official and non-budgeted capacity will not be reimbursed for their expenses.

**FINANCIAL IMPACT:** More efficient use of NAHU resources for meetings and events.



## NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

**POLICY TITLE:** NAHU Travel and Entertainment Policy  
for NAHU Volunteer Leadership  
**CLASSIFICATION:** Finance  
**POLICY NUMBER:** 98-01-F  
**DEPARTMENT COORDINATOR:** Finance  
**MOTION:** Bob Tretter  
**DATE APPROVED:** June 6, 1998  
**AMENDED:** June 20, 2012, February 17, 2015  
**APPROVED BY:** Board of Trustees  
**SUNSET DATE:** 2018

**PURPOSE:** To define the policies for travel and entertainment by members of the NAHU Board of Trustees, its committees, task forces, advisory groups and subsidiaries and others traveling at NAHU expense for meetings where attendance has been requested or required. Each member is reminded that NAHU's image can be best served by the use of restraint rather than extravagance in spending the Association's (and therefore the members') money, and that attendance and involvement in activities associated with NAHU sponsored events is expected. An individual cannot be reimbursed more than 100% of their actual expenses from any source. Finally, any reimbursement should only be made available to volunteer leaders who have been active participants in the calls and work of their respective committee.

### **POLICY:**

1. Travel for NAHU volunteer leaders must be budgeted, authorized and funded in the NAHU annual budget.
2. Attendance/Participation Expectations. Since the primary purposes of attendance and participation in these events is to learn, participate and promote NAHU in a positive manner, when a volunteer leader either (1) confirms attendance and subsequently fails to attend these meetings without giving the NAHU President reasonable notice, or (2) fails to participate in scheduled events within those meetings, NAHU does not gain any overall value in the Volunteer Leader's attendance and such expense shall not be reimbursed.
  - A. Failure to provide adequate notice of a Volunteer Leader attending an event that is funded in whole or in part by NAHU may result in the need of that individual to reimburse NAHU for expenses incurred (including waived registration fees) and paid by the Association.
  - B. Failure to participate in scheduled events, specifically those outlined in the procedure below, shall result in a Volunteer Leader's loss of right of reimbursement of expenses by NCAHU.
3. Eligibility for Reimbursement or Waiver of Registration Fees. To qualify for reimbursement of travel expenses (if available) or eligibility for waived registration fees, volunteer leaders must attend 75% of the conference calls (or have no more than two excused absences) from July 1 until the month before the event, and be present at both the committee meeting (if applicable) and, if serving in a regional capacity, the regional breakout session held at the meeting.
4. Expense Reimbursement Limitations. When traveling on NAHU business, the following expenses are eligible for reimbursement:
  - A. Single hotel room rate and tax.

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Asian text

- i. For Convention, Capital Conference, budget or board meeting, this will be billed to the NAHU master account when attending an NAHU function.
- ii. For other travel, the cost of the single hotel room rate shall be for a standard room only, and if event is held in a NAHU-sponsored event with a host hotel, then only for expenses incurred at the host hotel.
- iii. Additional room charges (upgrades, computer/fax equipment charges, movies, etc.) and incidentals will be the responsibility of the volunteer leader.

**B. Transportation.**

- i. Airline transportation – ~~each~~ economy fare only.
  - 1. Airline tickets may be charged directly to NAHU's account unless specifically authorized by NAHU's Chief Financial Officer.
  - 2. Airfare upgrade may be reimbursed if national meeting is adjourned more than 3 hours early.
  - 3. Airport parking will be reimbursed at the lowest parking rate.
- ii. By car – Will be reimbursed at 50% of the IRS standard, plus applicable toll charges; please provide all toll receipts or *copy of E-Z Pass monthly statement*. Reasonable parking fees may be submitted in addition to travel expense. Total mileage reimbursement will be limited to reasonable ~~each~~ economy airfare between destinations.
- iii. By cab or private car service – for inner-city destinations only. Not to be used for travel between cities. Receipts required for all cab or private car service fares.

**C. Meals.** NAHU will not reimburse for meal expenses incurred by an authorized individual traveling on NAHU business.

**D. Expenditures on Members.** NAHU funds are not to be used to host non-budgeted meal functions or other events, or to purchase non-budgeted gifts, whose purpose is recognition or appreciation for NAHU members, volunteers or representatives.

**E. Baggage.** The association will reimburse the expense for excess baggage only if the excess is due to Association business material essential to the trip.

**Comment [o1]:** need a different word than "inner-city" perhaps "inter-city"?

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**PROCEDURES:**

1. Implementation and administration of this P&P shall be the responsibility of the NAHU Treasurer, the Finance Committee, and the NAHU Executive Vice President (or staff as may be assigned)

~~2.~~ All expense requests must be submitted using the standard NAHU expense reimbursement request form, which must include dates ~~and~~, business purpose ~~and individuals involved of for~~ all travel and/or entertainment, ~~and shall include receipts.~~ Expense Submission Review: All expense reimbursement requests must be received by NAHU headquarters within 60 days from the date incurred. Requests received after 60 days will require approval by the Finance Committee. The form should include a statement that notes that the individual cannot be reimbursed more than 100% of their actual expenses from any source, including other chapters.

~~2.~~ Receipts are required for all expenses. Receipts should detail the NAHU business purpose of the expense and list the individuals involved.

~~3.~~ When traveling on NAHU business, the following expenses are eligible for reimbursement:

- A. Single hotel room rate and tax. This will be billed to the NAHU master account when attending an NAHU function – Convention, Capital Conference, budget or board meeting. Additional room charges (upgrades, computer/fax

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equipment charges, movies, etc.) and incidentals will be the responsibility of the member.

**B. Transportation.**

- i. ~~Airline transportation — coach *economy* fare only. NAHU encourages travelers to use NAHU's official travel agency. Airline tickets may be charged directly to NAHU's account unless specifically authorized by NAHU's Chief Financial Officer. Airfare upgrade — Reimbursed if national meeting is adjourned more than 3 hours early. Airport parking will be reimbursed at the lowest parking rate. Receipts must be provided.~~
- ii. ~~Airfare upgrade — Reimbursed if national meeting is adjourned more than 3 hours early.~~
- iii. ~~By car — Will be reimbursed at 50% of the IRS standard, plus applicable toll charges; please provide all toll receipts or *copy of E-Z Pass monthly statement*. Reasonable parking fees may be submitted in addition to travel expense. Total mileage reimbursement will be limited to reasonable coach *economy* airfare between destinations.~~
- iv. ~~By cab or *private car service* — for inner city destinations only. Not to be used for travel between cities. Receipts required for all cab or *private car service* fares.~~

**C. Meals** — Breakfast, lunch and dinner. NAHU will reimburse a per diem (maximum) of \$75 per day (\$10 per breakfast; \$15 per lunch; \$50 per dinner) for all meals incurred by an *authorized* individual traveling on NAHU business. Additionally this limit will apply per person if more than one person's meal expenses is included in the reimbursement request. When submitting meal expenses for yourself and others, you must identify the participants and the reason for the expense. You will not be reimbursed for meal expenses for family members. Meal reimbursement is only for those conducting valid *approved* NAHU business and shall not be used to recognize and/or reward members or others.

**D. Expenditures on Members.** NAHU funds are not to be used to host non-budgeted meal functions or other events, or to purchase non-budgeted gifts, whose purpose is recognition or appreciation for NAHU members, volunteers or representatives.

**E. Baggage.** The association will reimburse the expense for excess baggage only if the excess is Association business material essential to the trip.

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**Comment [o2]:** need a different word than "inner-city" perhaps "inter-city"?

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**4.3.** When submitting non-travel related expenses, all receipts must be included, with an explanation of the purpose of the expense. NAHU officers or committee members invited to NAHU chapter-sponsored events (sales symposia, regional meetings, legislative conferences, etc.) to serve in an official capacity should not be charged registration fees by the sponsoring chapter. The NAHU officer or committee member should clarify this with the chapter prior to the event.

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**4.** NAHU ~~travelers~~ volunteer leaders attending in a non-official and non-budgeted capacity will not be reimbursed for their expenses.

~~5.~~

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~~Expense Submission Review: All expense reimbursement requests must be received by NAHU headquarters within 60 days from the date incurred. Requests received after 60 days will require approval by the Finance Committee~~

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| **FINANCIAL IMPACT:** ~~None~~ More efficient use of NAHU resources for meetings and events.

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	Personnel Committee
<b>CLASSIFICATION:</b>	Executive
<b>POLICY NUMBER:</b>	08-10-EX
<b>DEPARTMENT COORDINATOR:</b>	Executive
<b>MOTION:</b>	Bruce Benton
<b>DATE APPROVED:</b>	October 28, 2008
<b>APPROVED BY:</b>	Board of Trustees
<b>AMENDED:</b>	
<b>SUNSET:</b>	2018

**PURPOSE:** To define the make-up of the committee and scope of duties.

**POLICY:** The Personnel Committee will consist of the following members: Chair – NAHU Immediate Past President, Members at large – The NAHU President, President-Elect, Vice President, and two Regional Vice Presidents chosen by the chair.

The committee is responsible for the following: establishing benchmarks of success for the job of NAHU CEO/EVP, providing the CEO/EVP with a performance review evaluating performance against the benchmarks and recommending any bonuses or salary adjustments to the Board of Trustees. The Personnel Committee shall also be responsible for hiring, reviewing and negotiating the CEO/EVP contract.

**PROCEDURE(S):** To ensure that the duties are carried out, the Chair shall adhere to the following timelines:

1. Initiate a CEO Job Evaluation Survey to be completed by the Board of Trustees no later than November 1 of each year.
2. Review the results of that survey with the committee no later than November 10 of each year.
3. Present committee recommendations to the Board of Trustees no later than the Board of Trustees November meeting or teleconference.
4. Meet with the NAHU CEO/EVP to review the Job Evaluation Survey results and the Board's recommendations no later than December 1 of each year.
5. CEO/EVP contract renewal negotiations shall be completed no later than 6 months prior to the employment contract renewal date.

**FINANCIAL IMPACT:** None

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	Policy & Position Paper Review
<b>CLASSIFICATION:</b>	Legislative
<b>POLICY NUMBER:</b>	00-02-L
<b>DEPARTMENT COORDINATOR:</b>	Legislative
<b>MOTION:</b>	Beth Ashmore
<b>DATE APPROVED:</b>	
<b>APPROVED BY:</b>	Board of Trustees
<b>AMENDED:</b>	May 18 2015, May 8, 2006
<b>SUNSET DATE:</b>	2018

**PURPOSE:** To ensure that NAHU's legislative policies & position papers remain relevant & appropriate to the legislative & policymaking process as it evolves over time. To adopt these positions through a process that gives the membership adequate input which will support the Association's Mission and Vision Statements?

**POLICY:** NAHU's legislative policies & position papers should be reviewed regularly. The membership of NAHU should be given the opportunity to comment on NAHU's legislative positions and papers.

**PROCEDURES:** NAHU's Legislative Council will review NAHU's existing legislative policies and position papers as needed due to legislative or regulatory changes. The Council's Vice Chair will be responsible for organization and delegation of the review to the various working groups and task forces of the Council.

After adequate time for the Council's consideration, but no less than five business days (except as provided below in emergencies) the Council will vote regarding recommending the proposal to the Board of Trustees. If approved, the Chair will forward the proposal to the Board of Trustees for their consideration and, at the next opportunity, will move for the preliminary approval of the proposal by the Board. When adopted, the position or paper will again be communicated to the membership through the chapters.

Initial changes for any position paper will be recommended by the various task forces and working groups, reviewed and approved by the Legislative Council. These proposals shall be submitted to the Chair of the Legislative Council, who shall present the position to the Council. After adequate time for the Council's consideration, but no less than five business days (except as provided below in emergencies). If no changes are in order, Council will verify to the BOT at that time, in writing, that all policy statements and positions are correct.

**Emergency Consideration:**

In the case of the recommendation of a position or paper that is considered an emergency by a majority vote of the Legislative Management Team, the process above may be expedited by limiting the time for consideration by each of the above groups. The Legislative Management Team, at its discretion, may act through a majority vote to approve the use of a position or paper

by the members and staff during the expedited time the position or paper is being considered by the above groups.

**FINANCIAL IMPACT:** None



## NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

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Initial changes for any position paper will be recommended by the various task forces and working groups, reviewed and approved by the Legislative Council, ~~sent to the Regional Vice Presidents for possible feedback & comment.~~ These proposals shall be submitted to the Chair of the Legislative Council, who shall present the position to the Council. After adequate time for the Council's consideration, but no less than five business days (except as provided below in emergencies). If no changes are in order, Council will verify to the BOT at that time, in writing, that all policy statements and positions are correct.

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**Comment [o1]:** Don't need to send it to RVPs. They see it when it is sent to BOT. Regional Legislative liaisons seek comment from state and local legislative chairs on regional legislative teleconference. No need to send it back to RVPs. Waste of time and an unnecessary additional step.

by the members and staff during the expedited time the position or paper is being considered by the above groups.

**FINANCIAL IMPACT:** None

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

POLICY TITLE:	Signatory Authority
CLASSIFICATION:	Executive/Finance
POLICY NUMBER:	98-01-EX
DEPARTMENT COORDINATION:	Executive/Board of Trustees
MOTION:	Steve Selinsky
DATE SUBMITTED:	July 13, 1998
AMENDED:	February 19, 2013
AMENDED:	June 27, 2014
SUNSET DATE:	2018

**PURPOSE:** In accordance with Bylaws Article XIV, Section 7, to specify the circumstances and procedures under which checks written by the Association shall require two authorized signatures.

**POLICY:** Checks for recurring and approved expenses shall require only one authorized signature, regardless of the amount of the check, including the following:

- a. Payroll
- b. Employee insurance benefits
- c. Office rent
- d. HIU magazine printing
- e. HIU magazine design and production
- f. Contract fees approved through the budget

All other checks in excess of \$10,000.00 shall require two authorized signatures.

**PROCEDURE(S):** Checks requiring two authorized signatures will be reviewed and signed by both the CEO and CFO.

**FINANCIAL IMPACT:** None.

## NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

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**POLICY:** Checks for recurring and approved expenses shall require only one authorized signature, regardless of the amount of the check, including the following-: ~~All other checks in excess of \$10,000.00 shall require two authorized signatures. The expense items which are recurring and approved will be defined as checks for:~~

- a. ~~■~~ Payroll
- b. ~~■~~ Employee insurance benefits
- c. ~~■~~ Office rent
- d. ~~■~~ HIU magazine printing
- e. ~~■~~ HIU magazine design and production
- f. ~~■~~ Contract fees approved through the budget

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**PROCEDURE(S):** Checks requiring two authorized signatures will be reviewed and signed by both the CEO and CFO.

**FINANCIAL IMPACT:** None.

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**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	Past NAHU Presidents
<b>CLASSIFICATION:</b>	Executive
<b>POLICY NUMBER:</b>	94-02-EX
<b>DEPARTMENT COORDINATOR:</b>	Executive
<b>DATE APPROVED:</b>	June 1994
<b>APPROVED BY:</b>	Board of Trustees
<b>AMENDED:</b>	October 11, 2008, October 14, 2012
<b>SUNSET:</b>	2018

**PURPOSE:** To keep past NAHU presidents informed of NAHU activities and to encourage Past Presidents' attendance at the NAHU Annual Convention and Capitol Conference.

**POLICY:**

1. On a regular basis send an email or mail material to past NAHU Presidents about current matters before the Association and to encourage their feedback and perspective. This may include providing an exclusive communication tool (such as B2B) for their use and access.
2. All Past Presidents of NAHU shall be entitled to register themselves and one guest for the Annual Convention and Capitol Conference, and registration fees shall be waived.

**PROCEDURE(S):**

1. Staff and the Executive Committee shall coordinate NAHU Board information and other pertinent materials and mail or email to NAHU past Presidents, or post to an online portal for their access and feedback.
2. On an annual basis, communication shall be sent to each former NAHU President concerning the best means of sharing material and request an update email or address. If no response is received for two (2) or more years, such communication shall be suspended pending additional contact information. Additionally, if mail is returned as undeliverable for three (3) consecutive months, such communication shall be suspended pending additional contact information.
3. The NAHU President shall be responsible for coordinating and sharing feedback from Past Presidents to the Executive Committee, and, if necessary, to the Board of Trustees.
4. All Past Presidents of NAHU and one guest will receive a letter of special invitation to attend the Annual Convention and Capitol Conference with no registration fee.

**FINANCIAL IMPACT:** NAHU's actual cost of meals for each Past President, and a guest, for events at which food is provided (such as the Gordon Dinner).

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

**POLICY TITLE:** ~~Monthly Mail to~~ Past NAHU Presidents  
**CLASSIFICATION:** Executive  
**POLICY NUMBER:** 94-02-EX  
**DEPARTMENT COORDINATOR:** Executive  
**DATE APPROVED:** June 1994  
**APPROVED BY:** Board of Trustees  
**AMENDED:** October 11, 2008, October 14, 2012  
**SUNSET:** 2018

**PURPOSE:** To keep past NAHU presidents informed of NAHU activities and to encourage Past Presidents' attendance at the NAHU Annual Convention and Capitol Conference.

**POLICY:**

1. On a regular basis ~~Send-send monthly an~~ email or mail ~~material packages~~ to past NAHU Presidents ~~about current matters before the Association and to encourage their feedback and perspective. This may include providing an exclusive communication tool (such as B2B) for their use and access.~~
2. All Past Presidents of NAHU shall be entitled to register themselves and one guest for the Annual Convention and Capitol Conference, and registration fees shall be waived.

**PROCEDURE(S):**

1. Staff and the Executive Committee shall ~~Coordinate-coordinate weekly~~ NAHU Board information and other pertinent materials and mail or email to NAHU past Presidents, ~~or~~ post to an online portal for their access and feedback.
2. On an annual basis, communication shall be sent to each former NAHU President concerning the best means of sharing material and request an update email or address. If no response is received for two (2) or more years, such communication shall be suspended pending additional contact information. Additionally, if mail is returned as undeliverable for three (3) consecutive months, such communication shall be suspended pending additional contact information.
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**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES**

<b>POLICY TITLE:</b>	Waiver of Dues for Active Duty Military
<b>CLASSIFICATION:</b>	Membership
<b>POLICY NUMBER:</b>	03-01-MB
<b>DEPARTMENT COORDINATOR:</b>	Membership
<b>DATE SUBMITTED:</b>	March 21, 2003
<b>MOTION:</b>	Scott Leavitt
<b>DATE APPROVED:</b>	March 21, 2003
<b>APPROVED BY:</b>	Board of Directors
<b>AMENDED:</b>	January 25, 2006
<b>SUNSET DATE:</b>	2018

**PURPOSE:** To recognize the service to America made by NAHU members on active duty in the U.S. Armed Forces.

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**POLICY:** NAHU members in good standing will have their National membership dues waived, upon notification to the national office of their change in duty status. Dues will be waived as long as the member is on active duty.

**PROCEDURE:** NAHU members called to active duty will have their national dues waived upon forwarding to NAHU a copy of their service papers, issued by a branch of the U.S. armed forces. Members who pay dues annually will not be charged for their time on active duty, and their membership expiration date will be advanced by the number of months on active duty; those paying dues by monthly draft will not be charged while on duty.

NAHU will canvass all state and local chapters to determine their participation in this program, and will administer these dues according to their chapter officers' direction. Members on active duty will retain all the benefits and privileges of membership and will be counted as full members for purposes of House of Delegates representation.

Upon discharge from active duty, the member's status will revert to regular membership, and dues will begin to be charged on the first day of the month following their discharge.

**FINANCIAL IMPLICATIONS:** Incremental cost of providing HIU subscription and other NAHU member benefits, plus cost of administering change to database.

## NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

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NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES

POLICY TITLE:	Governance Committee Organization & Function
CLASSIFICATION:	Governance
POLICY NUMBER:	95-06-CMT
DEPARTMENT COORDINATOR:	Executive
MOTION:	Mel Schlesinger
DATE APPROVED:	January 19, 1992
AMENDED:	June 24, 2016
APPROVED BY:	Board of Trustees
SUNSET:	2019

**PURPOSE:** To provide for operational rules for the NAHU Governance Committee to provide perspective and recommendations on issues related to governance of the Association through the NAHU Board of Trustees. The committee will review NAHU bylaws and proposed amendments to those bylaws; NAHU policies and procedures; and other related duties as may be directed by the Board of Trustees.

**POLICY:** In accordance with the NAHU Bylaws, the Governance Committee is a standing committee of the Association to serve in an advisory capacity for the Board of Trustees and issues related to NAHU and other chapter bylaws.

**PROCEDURE(S):**

**Appointment:** The Committee shall be made up of at least four but no more than five members and each NAHU President shall nominate members to the Governance Committee, subject to majority approval of the Board of Trustees, on a rotating two-year basis. Members of the Governance Committee can serve one (1) two-year term. No voting member of the Governance Committee can be a current sitting member of the NAHU Board of Trustees (except that the individual serving as Chair shall be permitted to serve two additional years while Chair). The Committee will be led by a Chair, who shall serve a two-year term, who shall be responsible for providing leadership, managing the Committee's work, and will coordinate its activities with the NAHU Executive Vice President/CEO and NAHU staff as the EVP so designates. The Governance Committee's ex-officio members shall be the NAHU President-Elect (who shall serve as the NAHU Board liaison), the NAHU Secretary and the NAHU Executive Vice President/CEO.

**Scope of Work:** The NAHU Board of Trustees shall delineate the committee's scope, assignments, and deadline for completion (where applicable). The Governance Committee shall primarily focus on issues of governance improvements for NAHU and work with the NAHU Board of Trustees and the Executive Vice President on issues or topics that come up or are formally assigned to the Governance Committee. The Governance Committee will also be responsible for:

- Periodically reviewing and making recommendations to the Board of Trustees regarding amendments to NAHU bylaws; providing guidance to Board of Trustees and membership

regarding proposed bylaws amendments, their integration into existing bylaws, their operational and strategic impact and any possible conflicts with other areas of the bylaws; and review any proposed amendments to NAHU bylaws brought by local or state chapters.

- Conducting comprehensive review of NAHU Policies & Procedures that are sunseting and to propose new P&Ps to provide a structure that suits the association's current and anticipated mission and vision.
- Ensure that amendments to NAHU bylaws are reflected in model chapter bylaws and ensure that they conform with existing procedures and provide a structure that suits the chapters' current and anticipated mission and vision.
- Other assignments as directed by the NAHU Board of Trustees or Executive Committee.

**Reporting Procedure:** The Governance Committee will prepare a report to the Board of Trustees presenting its findings and recommendations. The Board may seek additional information or work from the committee.

**FINANCIAL IMPACT:** None

NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS  
POLICY & PROCEDURES

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FINANCIAL IMPACT: None

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## LEGISLATIVE

**Chair: Annette Bechtold**  
**Board Liaison: Rusty Rice**  
**Month: December 2017**

The Legislative Council met on Tuesday, December 5, 2017. Monthly reports were provided by each of the regional liaisons and chairs of each working group in attendance.

There continues to be a flurry of issues spurring activity and action. Here are the monthly highlights and NAHU Leg Council activities:

### ***Legislative Update***

#### Tax Reform bill

- Tax reform legislation passed in both the House and Senate – the next step is reconciliation between the two bills
- Specific tax reform issues that are the most relevant to NAHU:
  - Individual Mandate
    - Senate bill zeros out the individual mandate beginning in 2019, but the penalty would still exist for 2018
    - House bill does not include any provision related to ACA when it comes to individual mandate
  - Medical Expense Deductions
    - House bill eliminates the deductions
    - Senate bill retains the deductions
  - Employer exclusion
    - Not part of either bill
    - it is possible that the cap on the employer exclusion is selected as a method to find more funding as they look to merge the House and Senate tax reform bills
  - HIT and Cadillac taxes
    - NAHU is trying to get a delay of the HIT tax added to the end of the year package asking that it include a delay for calendar year 2018
    - There is quite a bit of resistance to delaying the Cadillac tax because this may result in an exchange for the cap on the employer exclusion
    - NAHU is pushing hard for a delay now arguing that employers are already working on benefits strategies and plans for 2020

## MLR

- The purpose of the bipartisan bill introduced in the House and Senate is to prompt the administration to try and fix the provisions on a regulatory basis
- Senator Isakson of GA specifically brought up this issue at the Azar nomination hearing - Azar announced that he would be open to learning more about the issue with agents and brokers' compensation and finding a solution
- NAHU is working with the group, National General, who is also interested in this MLR issue
- Small insurance carriers who are interested in entering new market are having trouble because they are not able to particularly engage agents and brokers in the process due to this inflexibility with MLR
- MLR makes it harder to get carriers to enter into the market even if they want to

## Medicare

- Legislation to introduce the COBRA as credible coverage issue is progressing – there should be introduction soon of a bipartisan bill into the House Ways and Means and Energy and Commerce committees
- Any legislation that passes would be prospective only – past penalties would remain

## ***Regulatory Update***

- Comments submitted contraceptives focusing primarily on the process and what employers have to do, and not do, relative to those requirements
- It is anticipated that proposed rules, in response to the Executive Order, will be out soon – these include association health plans and short-term limited duration policies
- IRS employer mandate notices – staff is working to bring litigation relative to these notices due to lack of compliance with proper notice
  - The Exchange was supposed to make monthly notices to employers identifying situations triggering the penalty and allow them the opportunity to rectify issue
  - Notices were not sent until last month
  - This month's Compliance Corner webinar focuses on this topic

## ***Capitol Conference***

- 535 participants registered, which is ahead of prior years – still need at least 300 more registrants to meet this year's budget
- Work continues on breakout sessions and speakers
- Spirit of Independence Award nominations continue with voting prior to next month's call

### ***Update of Regional Discussion Topics***

- Continued watch on single payer (NY, NJ, MA) – will continue to work with individual with states to determine necessary tactics and communications – one-size doesn't fit all – states are structuring differently requiring different methods to support and educate
- Association Health Plans (AHPs)
- Health Care Sharing Ministries
- Fees vs. commissions

### ***Update of Working Group Initiatives***

- Employer – three subcommittees continue to work on main initiatives
  - Electronic distribution – A September 18<sup>th</sup> letter was sent to ERISA advisory council dovetailing with what we were working on
  - Surprise billing/air ambulance – The National Conference for Insurance Legislators, NCOIL, created two model reform bill templates - these will be helpful in working on these issues from state-to-state
  - Level funding - targeting a breakout session at Capitol Conference to inform members of the potential issues, lack of guidance on regulatory aspects, and agent liabilities associated with these programs
- Medicare -
  - Principals Council formed for top field marketing organizations
  - There have been two calls and a fly-in scheduled
  - Will begin discussions on any implications of CVS-Aetna merger and how it could change the healthcare landscape
  - B2B blog – with the redo of the website you can get to Medicare section pretty quickly but the b2b blog isn't handy to say join Medicare section – more people should receive newsletter and be involved in blog so we should advertise a direct link to the portal
- Cost Containment
  - Final draft of revised white paper submitted
  - Medical transparency and Rx savings subcommittees have been formed to draft text on these issues – both working on sessions and materials for the June convention



## **LPRT**

**Chair: Reid Rasmussen**

**Board Liaison: Eugene Starks**

**Month: December 2017**

- Application
  - Working on creating an application that is 100% online
  - Building out a stand alone point calculator sheet
  - Will no longer require certification, but will include language that allows for audits.
  - The program will auto generate an invoice
  - The process will be guided by dropdown menus and popup windows.
  - Currently in testing mode
  - The Committee unanimously agrees with this approach
  - Because there won't be a Soaring Eagle Symposium or dedicated PD track, the fee for Agency and Carrier Management is being reduced to \$450. To keep the budget the projected growth for application has grown to 8%.
- Cap Con and Annual Convention
  - Capitol Conference, 90-min program "Healthcare 2020 Think Tank"
    - Use current resources/research to where things are going bring thought leaders together to discuss the direction of the industry is going
    - Look to local thought leaders to facilitate
      - Brooke to look into Kaiser Permanente
      - Tiffany will look to her carrier contacts
  - Annual Convention
    - The Committee agreed to "sponsor" one of the Professional Development tracks, rather than create content for a full LPRT track of classes
    - Will have a lunchtime event for LPRT qualifiers to talk and share and learn
    - Topics: Survey LPRT qualifiers about what they think their clients want and survey their clients to find out what they truly want (small employer)
    - The recognition event will continue
  - The Committee unanimously agrees with this approach of classes at these 2 conferences.
- How do we market LPRT and get people to think differently
  - Monthly ABS article focusing on a specific member
  - Start calling members to bring recognition back to LPRT
  - What are the few specific things we would like to reference to members and get it into the January issue?
  - What's the value of leadership? Email Reid your ideas





## MEMBERSHIP

**Chair: Deb Crouch**  
**Month: December 2017**

### Membership Information:

#### September 2017:

Start of month 16,323 members  
End of month 16,309 members  
79.53% retention

#### October 2017

Start of month 16,309 members  
End of month 16,136 members  
79.88% retention

#### Regional Retention:

	<u>August</u>	<u>September</u>
Region 1	81.30%	81.84 %
Region 2	81.47%	81.43%
Region 3	82.55%	83.41%
Region 4	81.82%	81.97%
Region 5	80.05%	80.82%
Region 6	80.18%	80.45%
Region 7	70.09%	70.66%
Region 8	78.31%	78.39%

Due to the time of year, we had to cancel our November Membership Council call. For some reason, it seems that this year is tougher than the past several and people are unable to get on the calls. This is not only a national call issue but regionally as well. I have had several regional chairs have to cancel due to expected low attendance.

We have taken a bit of a hit in Membership due to the Zenefits renewals decreasing. We originally had 229 members from this partner and we lost 139. Only 90 members renewed their membership. These members were lost in AZ and CA and termed as of 11/1/17. This did affect our numbers.

We are finalizing the states for the Newly Licensed Agent pilot program. So far, I have corresponded with regions 1, 3 and 5 VP's. States selected are CT, OH and GA respectively.

I will continue to reach out to the remaining RVP's to get their state selections so that we can move to the next step of purchasing the lists of newly licensed agents.



## **NOMINATIONS**

**Chair: Jim Stenger**

**Board Liaison: Jim Stenger**

**Month: December**

NAHU's Board of Trustees nominations are open. The first deadline for nominations is Friday, January 5. The second deadline date is May 25. The third and final deadline for a nomination is June 24 from the floor during the 2018 Annual Convention opening session.

The positions open for nominations are listed below. If a nomination is not received for an Executive Committee position, it is filled by the person filling the preceding position, with the exception of the position of secretary. The regional vice presidents serve for a term of two years and are eligible to serve two consecutive terms or for four years. RVP positions that are timing out are indicated with an asterisk.

**President-Elect**

**Vice President**

**Treasurer**

**Secretary**

**Region 2 Vice President**

**Region 4 Vice President**

**Region 6 Vice President\***

**Region 8 Vice President\***

The nomination process starts with you. As a leader in your chapter, we look to you to help us identify and nominate potential leaders of our association. To nominate an individual, please complete the [nomination form](#) and submit it, along with an informational profile, to our national office.

These materials are reviewed by the Nominations Committee who will submit a report to be distributed to all chapter presidents in April and published in the June issue of *America's Benefits Specialist* magazine.

The best way for our association to represent our members' needs and interests is to have active, involved members serving on the Board of Trustees. If you have any questions, contact [Jim Stenger](#), NAHU's immediate past president and Nominations Committee chair.



## PROFESSIONAL DEVELOPMENT

**Chair: Ashley Kapostins**

**Board Liaison: Dane Rianhard**

**Month: December 2017**

Monthly calls are the fourth Monday of the month at 4:00 pm EST.

- Winter campaign offering 20% off certification courses released 12/7/17 and will go through 12/31/17.
- **Chapters** have proactively begun scheduling certifications classroom courses in:
  - IN State AHU – Advanced Self Funding
  - Central PA AHU – Benefit Technology
  - Charlotte AHU – Self Funding
  - Orange County AHU – Benefit Technology
  - Portland AHU – Advanced Self Funding
- **Industry meetings:**
  - BenefitsPro Expo San Diego – Advanced Self Funding
- Professional Development and the Employer Working Group have partnered up to present a breakout session at Capital Conference. Session will be focused around Level Funded topics.
- We are conducting a member and non-member survey on professional designation accomplishments and future learning goals. We trust the responses will better support our marketing efforts.
- Professional Development's LEAD project is continuing the process of identifying potential leadership partners and going through vetting activities. The committee has one additional vender meeting.
- The committee is also in the process of identifying speakers and breakout tracks for Annual Convention in Kansas City. Call for speakers deadline was December 1 and we received a large amount of interest in both breakout sessions as well as for Vision Speak.
- We are finalizing details for a promotion to entice REBC enrollment and another means to acknowledge REBC graduates. Details below

- **1<sup>st</sup> Email; Graduate Message:** Gift a \$500 scholarship ~

Give your favorite professional(s) the gift of having the same student experience you did through the NAHU REBC Scholarship Program. Refer your professionals and NAHU will award each of a **scholarship \$500 off their tuition**, good for 2017 tuition fees if enrolled in their required core curriculum before December 31<sup>st</sup>. So share this scholarship opportunity before the application deadline! Those that have referred incoming students will be recognized along with recipients of the scholarship at the NAHU upcoming annual convention in Kansas City, MO!  
(Link to "Request Information" "lead").

- **2<sup>nd</sup> Email: Prospective Student Message: You have been awarded NAHU's REBC Scholarship!**

Take advantage of this scholarship opportunity choosing to purchase the NAHU Ethics, Group Basics, Advanced Studies in Group and PPACA curriculum. Thereafter, you choose the concentration that is exactly right for you. NAHU Online Learning Institute offers:

- The flexibility to learn online or in the classroom, so you can earn your elective certification programs.
- An NAHU representative to assist you in balancing your education with the rest of your busy life, so you can focus on your studies.

- Instructors and leaders with real-life experience design hands-on curricula to provide you with the skills you can apply to your job right away.
- A community of NAHU students to help with professional networking and to make a few friends along the way.
- NOW IS THE TIME TO MAKE Earning your designation possible.  
Enrollment begins now! Not a member of NAHU? Become a member today and save an additional 30% off all courses. *Your awarded scholarship only applies to NAHU's REBC enrollment, of no cash value and cannot be combined with another discount/coupon.*

The committee's next call is January 22th at 4:00 pm EST. Due to the holiday and time constraints, our December call scheduled for 12/25 has been cancelled. As always if there is anything I can help you with, feel free to reach out, 321-247-0057.



**Chair: Megan Chiarello**  
**Board Liaison: Eugene Starks**  
**Month: November**

**Capitol Conference:** The Vanguard Council is partnering with HUPAC to host the Bowling Party on Sunday, February 25, 2018, at Lucky Strike in downtown D.C. from 8-11 p.m.

**BenefitsPRO Expo:** The Vanguard Council is hosting a session, based on its Faces of Change column in the BenefitsPRO magazine, at the BenefitsPRO Broker Expo in April. The idea for the session is to conduct micro interviews. The questions will be focused on innovation, passion, and inspiration.

**Annual Convention:** The Vanguard Council is hosting a professional development session on finding, hiring and mentoring interns. This session will focus on the benefits and steps to take for an effective internship program. It will also cover case studies from different size firms.

The Vanguard Council is looking into locations for its social at Annual Convention.

National Association of Health Underwriters  
BALANCE SHEET  
October 31, 2017

	This Year	Last Year	Variance	% Increase(Decrease)
<b>ASSETS</b>				
<b>CURRENT ASSETS</b>				
Operating Cash and Cash Equivalents	317,402.24	476,632.32	(159,230.08)	-33.41%
Accounts Receivable, Net	286,895.91	791,225.55	(504,329.64)	-63.74%
Prepaid Expense	49,005.10	85,660.00	(36,654.90)	-42.79%
Note Receivable	2,500.00	5,000.00	(2,500.00)	-50.00%
Total Current Assets	655,803.25	1,358,517.87	(702,714.62)	-51.73%
<b>SHORT TERM INVESTMENTS, at Fair Value</b>				
Operating Investments	0.00	255,467.39	(255,467.39)	-100.00%
Federal Legislative Defense Fund Investments	(95.52)	266,239.75	(266,335.27)	-100.04%
Total Short Term Investments	(95.52)	521,707.14	(521,802.66)	-100.02%
<b>LONG TERM INVESTMENTS, at Fair Value</b>				
Equity Securities	1,886,091.74	1,682,020.61	204,071.13	12.13%
Total Long Term Investments	1,886,091.74	1,682,020.61	204,071.13	12.13%
<b>PROPERTY AND EQUIPMENT, at Cost</b>				
Office Furniture and Equipment	380,011.09	637,637.01	(257,625.92)	-40.40%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(518,898.86)	(796,537.28)	277,638.42	-34.86%
Total Property and Equipment	322,066.16	302,053.66	20,012.50	6.63%
<b>LONG TERM ASSETS</b>				
Intangible Assets-REBC Designation	50,000.00	0.00	50,000.00	0.00%
Total Long Term Assets	50,000.00	0.00	50,000.00	0.00%
<b>DEPOSITS</b>				
Note Receivable	37,161.60	37,161.60	0.00	0.00%
	2,500.00	0.00	2,500.00	0.00%
<b>TOTAL ASSETS</b>	<b>2,953,527.23</b>	<b>3,901,460.88</b>	<b>(947,933.65)</b>	<b>-24.30%</b>
<b>LIABILITIES AND NET ASSETS</b>				
<b>CURRENT LIABILITIES</b>				
Accounts Payable and Accrued Expenses	60,072.44	135,243.44	(75,171.00)	-55.58%
State and Local AHU Dues Payable	199,029.11	178,795.11	20,234.00	11.32%
Deferred Revenue - Membership	1,741,767.27	1,826,694.25	(84,926.98)	-4.65%
Deferred Revenue - Prepaid Ads	0.00	5,000.00	(5,000.00)	-100.00%
Deferred Revenue - Conferences	31,760.75	25,389.25	6,371.50	25.10%
Total Current Liabilities	2,032,629.57	2,171,122.05	(138,492.48)	-6.38%
<b>LONG TERM LIABILITIES</b>				
Deferred Rent Obligation	242,876.57	249,899.78	(7,023.21)	-2.81%
Deferred Tenant Allowance	181,169.93	226,462.37	(45,292.44)	-20.00%
Total Long Term Liabilities	424,046.50	476,362.15	(52,315.65)	-10.98%
<b>TOTAL LIABILITIES</b>	<b>2,456,676.07</b>	<b>2,647,484.20</b>	<b>(190,808.13)</b>	<b>-7.21%</b>
<b>NET ASSETS</b>				
Net Assets, Beginning of Year	803,996.01	1,142,797.60	(338,801.59)	-29.65%
Current Year Activity	(307,144.85)	111,179.08	(418,323.93)	-376.26%
<b>TOTAL NET ASSETS</b>	<b>496,851.16</b>	<b>1,253,976.68</b>	<b>(757,125.52)</b>	<b>-60.38%</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>2,953,527.23</b>	<b>3,901,460.88</b>	<b>(947,933.65)</b>	<b>-24.30%</b>



## EVP/CEO Report December 2017

- NAHU's offices will be closed 12/25/17 and 1/1/18. Have a happy and safe holiday season

### CEO travel October 2017

- I will be out of the office from December 19<sup>th</sup> through January 3<sup>rd</sup> for my wedding and Christmas travel.

### Professional Development

- NAHU is offering an **early holiday** present to members. Purchase a certification course from the NAHU Professional Development Catalog before December 31, 2017, and **receive 20% off** the advertised course price! Enroll now through December 31 with promo code **Winter17** and have direct access to **self-study programs** 24/7.
- NAHU Classroom events for 2017:
  - February – Alaska State Chapter hosted a Benefit Account Manager Certification course.
  - March – NAHU participated in the Workplace Benefits Renaissance in New Orleans holding a Benefit Technology Certification.
  - Connecticut AHU and Kansas City AHU both hosted a Self-Funded Certification course.
  - April – At the benefitsPRO Broker Expo in Indianapolis NAHU held a Benefit Technology Certification.
  - The Ft. Worth chapter hosted a Voluntary Worksite Certification.
  - June – Atlanta AHU hosted a Voluntary Worksite Certification and Massachusetts AHU held an Advanced Self-Funding course while the Western Reserve (OH) chapter hosted a Self-Funding Certification.
  - July – NAHU joined in the Workplace Benefit Mania event in Las Vegas conducting an Advanced Self-Funding Certification.
  - August – The Portland AHU hosted a Self-Funded Certification while the Oregon chapter hosted an Advanced Self-Funding Certification.
  - September – St. Louis AHU hosted a Benefit Technology Certification.
  - October – A Self-Funded Certification was hosted by Tampa Bay AHU.
- REBC Graduates
  - 56 have graduated from the program.
  - We will have total enrollments for each of our courses later this month. We are in the middle of reconciling REBC enrollments (students in progress from those who purchased certs).

### Compliance Corner

- The Compliance Community is up and running. It has seen some good activity for feedback and sharing regarding the IRS penalty letters.
- Webinars continue to be timely and well attended. We have had excellent attendance at webinars ranging from employer reporting to the interaction between group plans and Medicare. Most recent webinar was on IRS penalty letter 226J.
- More than 1,000 questions have been fielded this year through our Compliance Corner question feature.

## **Government Affairs**

- Major legislation:
  - Reintroduced MLR bill with focus on increasing competition in the market amongst insurers as well as our traditional focus on consumer access to agents and brokers.
  - Successfully kept a cap on the employer exclusion out of tax reform and end of year package.
  - Plan on reintroducing Cobra as creditable coverage bill by end of the year.
- Regulatory activity:
  - Met with the Department of Treasury to discuss issues regarding employer sponsored insurance, specifically employer reporting.
  - Submitted comments on the Notice of Benefit and Payment Parameters for 2019, the 2019 Letter to Issuers, Contraception IFR
  - Upcoming comments on Medicare Contract Year 2019 Technical and Policy Changes and QSEHRA guidance
- Other resources:
  - Finalized Medicare infographic
  - Created 1332 waiver information site on State Action Center
  - Operation Shout
    - Over 6,000 messages sent supporting the delay/repeal of the Cadillac tax
    - Over 5,500 messages sent supporting introduction of employer reporting legislation
    - Over 5,000 messages sent supporting introduction of 40 hour bill

## **HUPAC**

- HUPAC Candidate Fund is on pace to exceed last year's numbers (2016-\$588,000, 2017-estimated \$595,000). This should be considered a sign of the PAC strength since it continues to grow even in an off year where no major elections are taking place
- HUPAC is supporting NAHU member Candius Stearns for her run for Congress in Michigan's 9<sup>th</sup> District
- The PAC board is reviewing the regional travel reimbursement policy and considering amending specifically for each Region's needs.

## **Public Relations**

- Open Enrollment Tools
  - Op-ed "Confusion Shouldn't Stop Consumers from Buying Health Insurance"
  - Five LTEs submitted to the following major media outlets
    - New York Times
    - Washington Post
    - Chicago Tribune
    - LA Times
    - Daily Herald
  - Updated Print Ad
  - Updated PSA
  - Record media coverage on open enrollment this year with both print and broadcast press hits.
- Infographics
  - What You Need To Know About Medicare
- 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.
  - We highlighted our #FindAnAgent campaign during this open enrollment season to drive awareness to our Find an Agent feature and encourage our audiences to seek advice from a licensed benefits specialist.



- We partnered with Get America Covered in promoting their #GetCovered campaign to entice consumers to sign-up for healthcare coverage on HealthCare.gov.
- We've implemented special engagement features such as Twitter polls, weekly pinned tweets, videos, charts, visuals and highlighted new followers.
- We've highlighted our position on timely legislative issues such as HIT, Medicare, Graham-Cassidy, Cadillac/Excise Tax, CHRONIC, CSRs, Open Enrollment.
- Over the past three months, NAHU has received 1,020 press hits in a variety of different media arena including, Associated Press, *Washington Post*, CNN, *New York Times*, POLITICO, U.S. News & World Report, Bloomberg BNA, *Roll Call*, *Chicago Tribune*, *Houston Chronicle*, *Washington Times*, *Los Angeles Times*, *Oklahoman*, *Detroit Free Press*, ABC News, CNBC, Fox News, BBC World News as well as national trade and business publications such as Kaiser Health News, Crain's Chicago Business, Benefits Advisor, Life & Health Advisor, Insurance and Financial Advisor, California Broker and many more. Additionally, NAHU's social media following has increased with 39 new Twitter followers and 19 new friends on Facebook. NAHU's engagement rates have increased with over 200,000 tweet impressions, and 1,658 profile visits on Twitter as well as 864 link clicks and reaching over 3,245 people on Facebook.

## **Communications**

- Ad sales for 2017 will be significantly below budget, but things are looking a little better for 2018 sales. In the last six weeks, we had more than \$30,000 in new signed contracts come in. Our ad reps report more optimism from the advertisers they are contacting. I'm meeting with the folks from YGS on 12/19 to talk about ad sales strategies for 2018 and beyond.
- One of the new advertisers is AgencyBloc, a company Martin will be visiting in Des Moines the week of December 11<sup>th</sup>. The company is growing quickly and about to acquire a competitor. Martin is proposing large corporate status with all of their employees joining NAHU.
- We are eliminating the services of our photographer for Cap Con and Convention in 2018, which will save us about \$9,000 from our budget. Photography will be handled in house, with some possible assistance from PhotoTap at Convention, if we choose to use them again.

## **LPRT/Soaring Eagle/Platinum Advisors**

- The application has been updated and is being posted online. Applications will only be available and accepted online.
- The need to submit documentation for Soaring and Golden Eagle qualifiers has been removed. In its place the committee reserves the right to audit individuals as needed.
- Programming is being developed for the LPRT-only session at Capitol Conference. The committee will "sponsor" a professional development track at Annual Convention and is looking into a LPRT-only luncheon for exclusive interaction with industry leaders.

## **Chapter Leadership and Development**

- The Leadership Forum keynote speaker is Judy Hissong.
- A promotion flyer (*see attached*) has been developed and given to the regional chairs to help promote the Leadership Program.
- The Guide to Leadership and Chapter in a Binder have been updated.

## **Governance**

- The committee continues to review and make recommendations regarding the 2018 sun-setting policies and procedures.
- The Board Training Prezi has been reviewed by the BoT and the final edits are being made.
- The RVPs have been asked for input on their job description to ensure it will better describe their role.

## **Nominations Committee**

- The initial communication to chapter leaders requesting nominations was sent October 10. Recommendations were made to help clarify the process. A revised request was sent in the December President's Perspective.
- The first deadline for nominations is January 8.
- All candidates will be required to complete the Board Training Prezi.

## **Finance**

- We are wrapping up year-end financials.
- We have a finance department intern starting in January.
- We are starting to review our lease options.

## **Awards**

- The Landmark and Pacesetter Award applications have been updated to include guidebook documentation criteria. All other awards will be updated accordingly. Ultimately the Awards Guidebook will become a tool for Awards Chairs in doing their jobs and will not include any documentation criterion.
- The committee continues to research online options that will eventually move all the awards to be online only.
- The Legislative Council accepted applications for the Legislative Achievement, Legislative Excellence and Spirit of Freedom Awards. The recipients of these awards will be recognized at Capitol Conference.

## **Education Foundation**

- The second annual NAHU Education Foundation Operation Engage program will take place from January – March 2018. The recruitment effort was announced in the recent President's Perspective. The goal is to double the achievements of last year to fourteen NAHU chapter participants. If a NAHU chapter participates, they are eligible to receive points towards the Landmark and Pacesetter awards. The first step is to designate a leader in the chapter, then contact Debra Cook and she will assist with fundraising and outreach. All the information is on the Education Foundation website, including social media suggestions.
- The NAHU Education Foundation Initiative of 2018 is Mental Health. The first step is a monthly e-newsletter for decision makers of healthcare and healthcare insurance. The monthly periodical is designed to educate individuals on options they can take if faced with a new or existing mental health diagnosis. We hope NAHU agents and brokers see the value and are encouraged to forward to clients, so that all who receive it will benefit from the healthcare articles, scientific discoveries, personal blogs, recent studies, and healthcare insurance tips. As always, the NAHU Education Foundation e-newsletter will insist that a complete understanding of the impact of decisions on insurance can only happen when they speak directly to an approved healthcare insurance agent or broker and include a link to the NAHU approved vendor list – "Find an Agent" website page.
- The NAHU Education Foundation submitted four proposals to various foundations totaling \$478,350 for funds to address the impact of chronic conditions management on healthcare spending in the United States. The programs would encourage individuals with chronic illness to make choices that help reduce overall healthcare costs. We expect to hear from the foundations once their boards meet to discuss.

## **Membership**

- We have ongoing 50\$ off NAHU dues PROMOs thru the end of 2017:
  - Compliance Webinar - declined registrations as a non-member have two options:

- Attend webinar at \$50.00 rate.
- Join NAHU at 50\$ discounted rate (NAHU portion)
- Social Media - Janet's LinkedIn – anyone who joins through your LinkedIn with referral code "JANET" will receive \$50.00 off their NAHU dues.
- We welcomed 94 new members. This time last year (November 2016) we had 107, so trend of slowdown is typical to this time of the year:
  - Former members – 28% (27) – former members who rejoined.
  - Corporate partners – 15% (14) – corporate partners added these new members.
  - Retention calls (to lapsed members) – 39 % close rate
  - Declined credit card calls (monthly Members) – 45 % success rate
- The following chapters brought in the most new members in November:
  - CA: 17
  - NJ & FL 14
  - MI: 11
- Jessica Moraitis of Woodland Hills, CA is in the lead with 17 new members.

### **Medicare Broker Recruitment Project**

- Continued working as contact person for the Medicare FMO and General Agents Principals Council. Added 1 more member to bring the total to 13. Coordinated recruiting blitz in early October which went to over 370,000 senior market producers. Will be doing another recruiting blitz after the first of the year.
- Worked with Jesse Slome at the American Association for Medicare Supplement Insurance to be a partner in the upcoming Summit meeting in June 2018. We will be a sponsor of the agent free day as well as having a booth. We will also have speaking responsibilities.
- Working on key marketing pieces for early 2018, including a piece on the Value of NAHU Membership.

### **Large Corporate Partner/Principals Council News**

- Special membership campaign for General Agency Principals Council members and national producer groups to promote their partnership with NAHU and recruit new members (November and December)
- Janet and Megan visited the TASC headquarters and met with TASC executives in Madison, WI on November 29<sup>th</sup> to discuss a corporate partnership and increased involvement in NAHU
- UBA executives and board members came to the NAHU offices on October 6th for a presentation and strategic discussion on UBA's Health Plan Survey (HPS) data and how it can help support our legislative and regulatory policy initiatives
- Corporate Partner Webinars: GFBB (Janet), Keystone Insurance (Marcy), UBA (Janet)

### **Staff News**

- |                            |       |                    |
|----------------------------|-------|--------------------|
| ■ December Anniversaries - | 12/1  | Dan Samson 6 years |
| ■ December Birthday's -    | 12/30 | Robert Holst       |