



## **NAHU Board of Trustees Meeting**

**Monday, September 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  
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 I Vice President Jeannie Comins

Region II Vice President Erica Hain  
Region IV Vice President Alycia Riedl  
Region V Vice President Paige Phillips  
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 III Vice President Mike Deagle, Region VI Vice President Kelly Fristoe,

### **Staff:**

Farren Baer  
Marcy Buckner  
Megan Caputo

Chris Hartman  
Kelly Loussedes  
Illana Maze

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:** Pat Griffey made the motion to adopt the posted agenda.

Motion passed unanimously



### **Consent Agenda A**

- BoT Meeting Minutes – July 17, 2017
- Executive Committee Minutes – August 16, 2017

**MOTION:** Paige Phillips made a motion to approve Consent Agenda A

**DISCUSSION:** *No discussion was held.*

Motion passed unanimously

### **Consent Agenda B**

- Committee/Council Reports
  - Awards
  - Chapter and Leadership Development
  - Governance
  - Legislative
  - Finance
  - LPRT
  - Media Relations
  - Membership
  - Professional Development
  - Vanguard

**MOTION:** Rusty Rice made a motion to approve Consent Agenda B

**DISCUSSION:** *No discussion was held.*

Motion passed unanimously

### **Financial Report**

**MOTION:** Dane Rianhard made a motion to accept the July 2017 financial report.

**DISCUSSION:** *During discussion Dane reported that the Budget Committee has approved a proposed budget for the 2018 Fiscal Year. The proposed budget will be sent to BOT members prior to the Budget Meeting on September 29 & 30. No additional discussion.*

Motion passed unanimously



### **RVP Report**

Linda Rose Koehler gave the RVP Report. During the RVPs monthly call Pat Griffey to give an update on the LEAD program. The RVPs are still discussing best strategies for Regional Leadership Meetings and are continuing to promote the “Speak With One Voice” Prezi presentation. RVPs are contributing a monthly article for the NAHU Magazine, America’s Benefits Specialists (ABS).

### **CEO Report**

Janet Trautwein gave an update on Congressional and Administration activity in D.C. They are hoping to see some bipartisan activity for ACA reform. The Trump Administration is finally staffing up agencies which should help with policy development and advancing ACA discussions. From a staff standpoint they are focused on developing membership through Medicare FMO relationships, finalizing the new NAHU website rollout, and Professional Development.

### **Strategic Discussion**

#### **Procedure for requesting UNITE assistance (Linda Rose Koehler)**

Linda Rose Koehler affirmed that there is an established P&P for UNITE assistance requests, all requests will run through the NAHU Corporate office and the CEO’s desk.

Pat Griffey also asked about the status of setting up the NAHU App. Discussion ensued about any potential conflict with the NAHU Affinity Program. NAHU Staff will research.

### **Role of Today’s Board Member- Fiduciary Responsibility**

Key Duties Discussion: (See Attachment)

1. Duty of Obedience
2. Duty of Care
3. Duty of Loyalty

### **Vision 20/20 Tracker**

Janet Trautwein two tools for tracking progress for the Vision 20/20 Strategic Plan.

1. Outline of Goals for Committees, including Steps to achieving each goal
2. Tracking Report for submission to the BOT to document progress and member engagement

### **Motion for Adjournment**

**MOTION:** Pat Griffey moved to adjourn the meeting at 4:55 P.M. EDT

Motion passed unanimously

Respectfully submitted,  
Eugene Starks  
NAHU Secretary



**NAHU Board of Trustees Meeting Agenda**  
**Monday, September 18, 2017**  
**Conference Call**  
**4:00-5:30 p.m. EDT**

***NAHU'S MISSION STATEMENT***

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

**Call to Order & Reading of Antitrust Statement\*** (*Mike Embry*)

**Roll Call of Attendees** (*Eugene Starks*)

**Approve Agenda** (*Mike Embry*)

**Consent Agenda A** (*Mike Embry*)

BoT Meeting Minutes – August 21, 2017

Executive Committee Minutes – August 16, 2017

**Consent Agenda B** (*Mike Embry*)

Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance Committee
- Legislative Council
- Finance Committee
- LPRT Committee
- Media Relations
- Membership Council
- Professional Development Committee
- Vanguard Council

**Finance Report** (*Dane Rianhard*)

NAHU July Financials

**RVP Report** (*Mike Deagle*)

**CEO Report** (*Janet Trautwein*)

**Strategic Discussion**

Procedure for requesting UNITE assistance (*Linda Rose Koehler*)

Role of Today's Board Member – Fiduciary Responsibility (*Mike Embry / Pat Griffey*)



Vision 20/20 Tracking (*Janet Trautwein*)

## **Motion for Adjournment**

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\*NAHU's Anti-trust Statement: Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.

\*CONSENT AGENDA per Sturgis

Organizations having a large number of routine matters to approve often save time by use of a consent agenda, also called a consent calendar or unanimous consent agenda. This is a portion of the printed agenda listing matters that are expected to be noncontroversial and on which there are likely to be no questions.

Before taking the vote, the chair allows time for the members to read the list to determine if it includes any matters on which they may have a question, or which they would like to discuss or oppose. Any member has a right to remove any item from the consent agenda, in which case it is transferred to the regular agenda so that it may be considered and voted on separately. The remaining items are then unanimously approved en bloc without discussion, saving the time that would be required for individual votes.



## **NAHU Board of Trustees Meeting**

**Monday, August 21, 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**

NAHU President, Mike Embry, 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 I Vice President, Jeannie Comins  
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:**

### **Staff:**

Marcy Buckner	Illana Maze	Brooke Willson
Megan Caputo	Jennifer Murphy	
Kelly Loussedes	Bob Tretter	

### **Guests:**

Legislative Council Vice Chair, Nick Moriello  
Membership Council Vice Chair Michelle Howard

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.

Motion passed unanimously



### **Consent Agenda A**

- BoT Meeting Minutes – July 17, 2017
- Executive Committee Minutes – August 16, 2017
- 2017-2018 Committee Approval List
- Amended Bylaws
  - North Coast AHU (CA)
  - Connecticut AHU
  - Maryland AHU
  - Baltimore AHU (MD)
  - East Texas AHU (TX)

**MOTION:** Erica Hain made a motion to approve Consent Agenda A.

**DISCUSSION:** *No discussion was held.*

**MOTION:**

*Motion passed unanimously.*

### **Consent Agenda B**

- Committee/Council Reports
  - Awards
  - Chapter and Leadership Development
  - Governance
  - Legislative
  - Finance
  - LPRT
  - Media Relations
  - Membership
  - Professional Development
  - Vanguard

**MOTION:** Ray Montgomery made a motion to receive Consent Agenda B.

**DISCUSSION:** *Paige Phillips requested that the LPRT Report be pulled from Consent Agenda B for discussion. Paige inquired about the LPRT education track slated for the 2018 NAHU Annual Convention, and expressed concern that an additional workload would be placed on the Professional Development Committee. Janet Trautwein advised the BOT that the LPRT education track would be planned and coordinated by the LPRT Committee.*

**MOTION:** Paige Phillips made a motion to receive the LPRT report and the motion passed unanimously.





**DISCUSSION:** Rusty Rice requested that the Governance Committee Report be pulled from Consent Agenda B for discussion. Rusty reported that the Vanguard Council Job Description was being developed and should be presented at the September BOT meeting. Rusty also raised the question regarding Governance Committee responsibility for Job Descriptions for the NAHU Education Foundation and the Health Underwriters Political Action Committee (HUPAC). It was the consensus of the BOT that the Governance Committee has no responsibility for Job Descriptions for the Education Foundation and HUPAC since they are both separately incorporated organizations and do not come under the responsibility of the NAHU BOT.

**MOTION:** Rusty Rice made a motion to receive the Governance Committee report and the motion passed unanimously.

**MOTION:**

*The motion to receive **Consent Agenda B** passed unanimously.*

**Financial Report**

**MOTION:**

*Dane Rianhard made a motion receive the Financial Report, the motion passed unanimously.*

**RVP Report:** Region II RVP, Erica Hain, delivered the RVP Report. Erica reported that some Regions are choosing to combine two regions for their annual Regional Leadership Conference. Some Regions report they are able to have stronger programs, higher attendance and a more effective conference by combining Regions. Erica reported that the RVPs are still working on their “One Voice” initiative, and developing a “job description” for the Role of the RVP.

**CEO Report:** NAHU Executive VP & CEO, Janet Trautwein, gave a brief CEO Report.

**Strategic Discussion**

**Role of Today’s Board Member:** NAHU President, Mike Embry and Vice President, Pat Griffey, presented on the **Three Basic Roles of Board Members** (from “Board Source” Magazine).

- 1) Approve the outcomes to be pursued by the committees and staff of the organization.
- 2) Assure that the needed resources are available to pursue desired outcomes (i.e. budget, volunteer and paid personnel, etc.).
- 3) Monitor progress toward goals and cause adjustments to strategy in response to changing circumstances and challenges. (NAHU utilizes the RACI process to monitor progress toward goals.)

**Vision 20/20 Tracker:** Janet Trautwein reported that she and is still working the Vision 20/20 Tracker process and will give an update at the next BOT meeting.





**Motion for Adjournment**

**MOTION:** Kelly Fristoe moved to adjourn the meeting at 4:55 P.M. EDT.

*The motion passed unanimously*

Respectfully submitted,  
Eugene Starks  
NAHU Secretary



## **NAHU Executive Committee Meeting Notes**

**Wednesday, August 16, 2017**

**4:00 pm – 5:00 pm EST**

**Meeting Start Time: 4:01 EST**

**Attending:** President– Mike Embry, President-elect – Rusty Rice, Vice President – Pat Griffey, Treasurer – Dane Rianhard, Secretary-Eugene Starks, Immediate Past President – Jim Stenger, NAHU Executive Vice President and CEO – Janet Trautwein, Jennifer Murphy, Brooke Willson

- Protocol for all board communications from members
  - President and CEO will discuss and will determine who will respond
  - Response will be communicated to the entire board
- Leadership Programming
  - LEAD is being used as a name for this program, but it will change
  - The task force is hung up on the mission and vision statement, hopefully there will be a move forward from this discussion to start identifying content
  - Curriculum could be anywhere from 6 to 24 months
  - Want to start small with 12 – 20 graduates
  - Looking for potential sponsors
  - This is not a replace for chapter leadership program, more about life leadership
  - This program will fall under the Professional Development Committee
- Agency Membership
  - Revenue threshold needs to be carefully evaluated
  - This process is in its infancy with many different perspectives to be reviewed
  - Goal is to have intent and potential processes in place before rolling out, want to make sure it is clear to everyone how this will impact NAHU and the membership.

Meeting Adjourned at 5:06 PM EST

Respectfully submitted,  
Eugene Starks  
NAHU Secretary



## **AWARDS**

**Chair: Joy Gardner**  
**Board Eugene Starks**  
**Month: September 2017**

### **Dropbox**

- Discussed using Dropbox for online submissions
- Ross reviewed the documentation process on Dropbox
- The committee will continue to review and discuss the process

### **Awards Judging Weekend**

- April 20-22 in Washington DC at NAHU's office.

### **Monthly Emails**

- All months were assigned to committee chairs.

### **Online Awards Templates**

- Discussed the value of the online templates. They are out of date and could impact submission.
- Should the time be spent updating them?
- The Awards Guidebook is the "bible" we worry that submitters will use the templates and not see the detailed information
- Should the guidebook be updated with the award questions or the template updated with the current criteria?
- What's the future of the awards program...online only?

### **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

Call ended at 12:15 p.m. (ET). Next call: Wednesday, October 11 at 11 AM (ET).



## **CHAPTER & LEADERSHIP DEVELOPMENT**

**Chair: Lou Reginelli**

**Board Liaison: Pat Griffey**

**Month: August 2017**

- Reviewing and updating President's Leadership Guidebook, Leadership Tri Fold, Chapter in a Box.
- Final phase of Leadership mentoring business plan. Document should be completed by end of October.
- Working with the Professional Development leadership on the LEAD program.
- National Chairs updating their committee training modules.
- CLD Regional chairs doing a great job on chapter leadership roster submissions. Region 1,2 4 & 7 are complete. Very few left in other 4 regions.
- CLD Regional Chairs are contacting their state presidents to help with any issue.
- Creating agenda for Cap Con Leadership Forum meeting. Key note speaker confirmed depending on budget approval. Tentative completion for agenda is end of October.



## GOVERNANCE

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

**The committee is wrapping up our first two projects, and will begin the process of reviewing P&P's which expire in 2018 for feedback to the Board of Trustees in our October 2017 meeting.**

1. **Committee Chair Job Descriptions.** This work is ongoing and should be completed by our October committee meeting.
2. **NAHU Board of Trustees Training.** The first public draft of the BOT training Prezi is available at this link:

<https://prezi.com/view/Vm5vvZK4wlfoP6fmIDbC/>

Feedback concerning content (corrections, questions, thoughts) and topics which should be included would be very helpful. It is obviously long, but the hope is that we would make available by December so it could be used for the candidate nominations for 2018 elections. The one key outstanding issue is how to determine when someone has completed their training. We may use a passive test process to save overall cost.

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



## LEGISLATIVE

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

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

The legislative focus of the call centered on the upcoming Senate hearings on market stability and the potential for other legislative actions before the reconciliation deadline of September 30. Shortly after the defeat of the repeal and replace actions in the Senate, Sen. Lamar Alexander, Chairman of the Senate H.E.L.P. Committee, announced that there would be bipartisan hearings to begin work on shoring up the parts of the ACA.

The first two hearings took place 9/6/17 and 9/7/17 with selected insurance commissioners and state governors, respectively. This week the two additional hearings focus on state flexibility and health care stakeholders will take place on 9/12/17 and 9/14/17. Conversation focused on 1332 waivers, the need for states to have more flexibility, importance of the individual mandate, cost transparency, and continued funding for CSRs. The Senate Finance committee will also hold a hearing on 9/12/17 to discuss health care costs and additional work following last week's hearing on the reauthorization of CHIP.

On the regulatory side, staff continues efforts to reschedule their meeting with HHS to review the 27-page NAHU response to their request for information. Additional focus is on setting a meeting in the next few weeks with Treasury. Additionally, CMS has been in contact to see how they might support agents and brokers in the Houston area.

New Legislative Chair training will launch later this month. Invites have been sent to registered legislative chairs.

- Part 1: training leg chairs on their specific resources and what the role generally entails
- Part 2: focus on legislation and regulations that we expect to see across board for 2018 legislative session – 1332 waivers

### Summary of Main Issues from Regional Annual Reports

Overall, we're seeing better engagement and attendance on the regional calls. Additional work is being done in each of the areas highlighted last month, e.g. section 1332 waivers, "surprise" billings, expansion of carriers in the marketplace, association health plans, etc.

### Summary of Main Issues from Working Group Annual Summary

- **Long Term Care** – Working on their newsletter and were very appreciative of the last Compliance Corner session focused on LTC
- **Medicare** – Discussed advocating for enrollment extension for hurricane victims. They are exploring expansion of HSAs to help seniors continue saving for additional expenses and have solicited input from a few experts on the topic. Successful Medicare Summit initiatives continue around the country with the latest being in San Diego where more than 600 agents attended.
- **Employer-Based** – Separate teams are beginning work on their first two project initiatives: electronic distribution rules, updating and unifying standards for employers across various laws; and, surprise billing/air ambulance and individual state legislation to better manage the expenses for consumers.
- **Individual** – The group is finalizing edits to their 2016 white paper to incorporate current market developments. They also continue to compile state-by-state information on charging fees in lieu of, and in addition to, commissions.
- **Cost Containment** – They are finalizing the edits to the white paper and, once done, will identify the two cost containment cost drivers and put together suggested remedies.





### **Finance Committee Teleconference**

**Date: September 13, 2017**

### **AGENDA**

1. Roll Call

Present: Dane Rianhard, Patricia Griffey, Kelly Fristoe, Alycia Riedl, Mike Deagle, Janet Trautwein, Jennifer Murphy

Absent: Marsha Tellesbo

2. Approve Agenda- Motion Kelly Fristoe, second Alycia Riedl, motion carried

3. Comments and discussion concerning the monthly financial report  
July 2017 Financial Statements – Motion to accept the June financials as presented was made by Mike, second by Kelly, motion carried

4. Discuss Proposed 2018 Budget - Motion to approve the Proposed 2018 Budget as presented was made by Kelly, second by Mike, motion carried

5. New business - none

6. Adjourn



## **LPRT**

**Chair: Reid Rasmussen**

**Board Liaison: Eugene Starks**

**Month: August 2017**

- Committee chairs surveyed their members about the LPRT program. Some of the survey responses are below
  - Some concerned about separating SES from National
  - Some not getting advantage of discount... 'cause their chapter pays
  - Get more recognition at events.
  - "Forgot I got discount code for Convention."
  - Could it be a rebate / NAHU bucks instead of discount?
  - Can we do special programming – like a webinar
  - WHAT makes me a better agent / carrier rep?
  - WHAT will you do to continually recognize me?
  - We need to appeal to multiple personalities.
- Update:
  - Simplify paperwork & add the new agency level
    - Looking to encourage members to use the online applications
    - Discount is a cumbersome, should just come off automatically
    - What makes me a better producer (testimonials)?
    - What are you going to do to recognize me?
    - Options for ongoing recognition
      - ✓ Pillow recognition at meetings (hotel room drops)
      - ✓ Find an Agent special acknowledgement
      - ✓ Develop new & improved class program
      - ✓ Having LPRT tracks at national and regional meetings
  - Remarket LPRT
    - Look at how the discounts are communicated, especially meeting discounts.
- Created three task forces to focus on 1) updating the application, 2) create programming for Cap Con and Annual Convention and 3) remarketing the program.



## **MEDIA RELATIONS**

**Chair: Marilyn Stenger**  
**Board Liaison: Rusty Rice**  
**Month: September, 2017**

**We had our last call on August 23, 2017 with 100% of our committee in attendance!**

**All the Regional Leadership Meetings have taken place except for Region 4. At most of RLM's, our Regional Media Chairs had the opportunity to present our media agenda for the year as well as educate our members regarding the media tools we have to assist them with their media endeavors for the year.**

**We are continuing our efforts to go forward with syndicated articles, which will make it a little easier for our State and Local Chairs and will help to deliver more news nationwide. The committee will also be working on talking points on "Why a member is an expert in this City/State" and how to speak to a reporter.**

**The Social Media Task Force will not be holding monthly calls. Instead, they will be having calls on an as needed basis. They plan to reach out to the Vanguard Council and work with them on some projects. One of their main objectives is to find a way to assist with membership and membership retention. They will be creating educational tools to help members feel more comfortable with social media.**

**The Media Militia currently has 22 States that don't have media folks listed on Craig's Militia list. We have sent out emails to State and Local chapter presidents to ask for their assistance in identifying the gurus within their chapters. The Militia has had several requests from reporters and it appears this new task force is quite effective!**

**All regional chairs have been equipped with the contact information for all the media chairs in their regions. We will begin our monthly emails shortly. A media webinar is in the process of being planned which will be chocked full of tools to help our media chairs be successful.**

**Since my last report, we have been able to make some progress regarding an NAHU APP to get important news to our members as its happening.**

**Our next call is September 27, 2017 at 1:00 PM EDT.**



## MEMBERSHIP

**Chair: Deb Crouch**

**Month: September 2017**

### Membership Information:

#### June 2017:

Start of month 16,498 members

End of month 16,397 members

77.93% retention

#### July 2017:

Start of month 16,397 members

End of month 16,313 members

79.06% retention

#### Regional Retention:

	<u>June</u>	<u>July</u>
Region 1	80.67%	80.34%
Region 2	79.44%	80.93%
Region 3	80.22%	81.83%
Region 4	80.10%	81.13%
Region 5	78.76%	79.95%
Region 6	78.07%	79.94%
Region 7	68.83%	69.51%
Region 8	77.30%	77.95%

Retention has improved across 7 out of 8 regions. However, the improvement is negligible at best. We are hoping that the retention contest between regions helps to “motivate” chapters to work at retaining members just as well as they do to bring on new members. Once again, we are stressing to the chapters that “retention begins on day one of membership”. Somehow, we need to move from being reactive to being proactive. That is the crux right now. The challenge is getting the chapters to move in that direction.

#### **What Membership Council is working on:**

**1:** The new member contest “One Team, One Goal!” just ended on Friday, September 9, 2017. At this point, we have just over 150 applications in process. Over 90 of the applicants have qualified for the \$50 refund. The remaining applications are in review and we are hopeful that they will all qualify. If all 150 do qualify, this has generated \$33,000 in new revenue over a 14-day period ( $150 \times \$270$  dues revenue = \$40,500;  $150 \times \$50$  refund = \$7,500).

**2:** The Medicare summits are a huge success. Due to this fact, Janet has suggested that we extend the “One Team, One Goal” contest parameters to new members that join because of the summits. It was decided that we would provide a \$50 refund to any new member that joins

NAHU within 7 days of the end of summit which they attended with regard to any upcoming summits. In the instances where the summits have already been completed, we will also offer a benefit. After 10/1/17 we will pick a 7-day period and use this timeframe to contact any non-member summit attendees. If they join at that time, they will receive a \$50 refund as well. We are doing this so as not to discriminate.

**3:** Regional chairs are setting their call schedules. I have asked the chairs to have quarterly regional calls AT MINIMUM. The MC chairs will begin providing quarterly written reports to the MMT beginning in October. I will include regional details in my next board report. This feedback will be coming directly from the local and state chapters. I am hopeful that this will provide some insight as to what issues/needs the chapters have so that the RVP's and BOT can assist as needed. I also want to share where the successes lie and determine how we can duplicate those successes nationwide.

**4:** Illana has created a webinar on the new NAHU website and it was sent to the Membership Council for review. It was requested that any input on the site be sent to Illana by end of business on Monday, 9/11/17. However, as I am drafting this report, I have not seen any comments/issues from the MC members so I believe that they are comfortable with navigating the new website.

**5:** Last but not least, MC has been educated on the NAHU UNITE program. They have been asked to report on any NAHU members may have been affected by either Harvey or Irma so that we can pull together the resources needed to assist.



## PROFESSIONAL DEVELOPMENT

**Chair: Ashley Kapostins**

**Board Liaison: Dane Rianhard**

**Month: September 2017**

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

- Committee is currently going thorough agenda items and pairing them with the NAHU strategy outline.
- In the process of finalizing the webinar recordings for the Advanced Self Funded Certification
- David Smith presented both the Self Funded and Advanced Self Funded certification programs in Portland, OR – 8.31.17 (there were 40 attendees in SF and 8 in ASF)
- Prezi presentation for the Running Your Business webinar series is scheduled for Oct 5<sup>th</sup>, presented by Dan Sampson.
- Went through committee documents with CLD to ensure they had most up to date documents for their modules; currently working on an updated recording of PD presentation.
- The Medicare Summit in CA offered attendees a 20% discount on the Medicare Certification. Thanks to Linda Rose who enrolled new students into the program while on site.
- Our Summer Enrollment campaign offering students 20% off on all certifications tripled month of August enrollments
- We will be rolling out a “Fall Bundle Up” incentive Oct. 1<sup>st</sup> enticing those interested in REBC to bundle the 4 core required courses and receive \$179 off the total price, which essentially is the cost of one/three electives.
- Rapid Response team is creating a NAHU Members Only Videocast to discuss the employer exclusion piggybacking on Janet’s op-ed in Newsweek.
- Call for *Vision Speak* presenters will go out month of Sept. and also those submissions collected will seed the national convention PD day along with our Online Speakers Bureau. Deadline is set for Dec. 15<sup>th</sup>. Will also be reaching out to other committee/working group leadership for input.
- Development continues on the “*LEAD*” initiative – the purpose of this program is to offer professionals a means to inspire those they impact the most and have a higher performance in their personal and leadership roles.
- NAHU MA Connector Broker Training launched Sept 1<sup>st</sup>

The committee’s next call is scheduled for September 25<sup>th</sup> at 4:00 pm EST. As always if there is anything I can help you with, feel free to reach out, 321-247-0057.

# Vanguard Council

## August 2017 Report

*Prepared by: Megan Chiarello*

### TOPICS OF DISCUSSION

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- Update mission and vision for Vanguard Council to reflect *Research & Development* function
  - Determine timeline for completion
  - Send to Alex & Illana for board approval
- Talking points for upcoming regional meetings
  - Regional representatives should have a cohesive message when speaking to their region about the goals and initiatives for the Vanguard Council this year
- Vanguard Goes to College Playbook for chapters and members
- August/September Short Term Goals

### OUTCOMES

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- The council agrees that Vanguard should refine its mission to incorporate Research & Development. **We are in the final stages of crafting the language to communicate:**
  - What does *R&D* mean for the association?
  - How will Vanguard contribute to *Research & Development*?
  - As R&D, what does our mission look like? What are our priorities and contributions to the association?
- Megan Chiarello (VC Chair) will provide talking points (see document attached) for each VC Regional Representative to update their chapters on Vanguard goals, shifting to R&D and piloting new programs at the local/state level. Document includes:
  - A recap of 2016-2017 accomplishments
  - High overview of ***Vanguard Goes to College* program with clear objectives and outcomes**
  - **Change is Coming – the new VC**
- Vanguard Goes to College Playbook for chapters and members:
  - Mark Fox created a playbook to help brokers and carriers develop and offer internship programs at their companies



- Upon review, the council agreed we need to make the following enhancements and will send to Eugene and Illana for board approval:
  - Separate the playbook to outline paid and unpaid internships (both internships require different approval, benefits, etc.)
  - Create a section of the playbook to help chapters implement the program; how to communicate this to their members, encourage members to participate, delegate a VC Chair/liaison to support/guide members and ways to share success stories to motivate/empower members to mentor/recruit young talent
- Short Term Goals:
  - Promote Dream Racer charity on behalf of Vanguard Council; email members to share fundraising efforts from Annual Convention, let them know where/how they can still donate, information on chapter/corporate contributions, etc.
  - Promote Face of Change column nominations: members can complete a submission form to nominate themselves or a colleague to appear in the **Benefits Pro Magazine** column, *The Face of Change*. The column is in partnership with the Vanguard Council and National Association of Health Underwriters.

## NEXT STEPS

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- Send talking points to regional representatives before regional meetings – **COMPLETED**
- Send updated mission statement to Alex and Illana by **Wednesday, August 23**
- Send VC Goes to College Playbook to Illana and Eugene by **Monday, August 28**



*For Internal Use Only*

## Regional Meeting Talking Points

### *A Year of Discovery & Growth*

Vanguard Council made significant strides in 2016-2017 with key initiatives to serve the association:

- Introduced *Vanguard Goes to College*: a growing program to help engage young insurance professionals with job placement and mentorship opportunities.

The program has multiple objectives:

- Entice upcoming graduates into the insurance industry – *partner with Universities to face time with students in the insurance program/related majors and at Career Fairs, etc.*
- Mentor existing young professionals in the industry
- Provide chapters a playbook to help members implement this initiative at the local level
- Provide members a playbook to offer internships and partner with local universities to get the internships approved for applicable credits



Strides made with the program this year:

- Partnered with University of Houston to attend their Career Fair
  - Spoke with students about the association and opportunities for career placement in the insurance industry
- o **Partnered with Benefits Pro Magazine** to create a new column, *The Face of Change*. Each month, Editor-in-Chief Paul Wilson interviews a rising broker to share new strategies, technologies and products that they're using to provide value for their clients.

A big question for these brokers is how are they combining old-school and new-school strategies for a winning combination? What is their approach?

We wanted the column to be relatable and useful for all brokers and NAHU members.

**Keep a look out for a NAHU email this month from NAHU** – you will be able to nominate yourself or colleagues to be featured in the column.

## *Change is Coming*

- With the idea and creation of the *Vanguard Goes to College* program, the Vanguard Council is emerging as a committee to support and serve critical areas of the association, including professional development, membership and education.

We're at the epicenter of innovation and **shifting our purpose to become a Research & Development arm** for the association. We will be the hub to test/pilot new ideas and concepts to determine a proof of concept.

Our focus is to develop and conceptualize turn-key programming at the state and local level. We will test programs in areas across the country, define objectives, formulate outcomes, share findings and create a blue-print for chapters to implement.



- This year's initiative is to research and develop the *Vanguard Goes to College* program for chapters to roll out in the coming months.

- In the next few weeks, we will provide playbooks to chapters and pilot the program in a handful of identified states.

Afterward, Vanguard will share success stories and strategies for chapters to emulate in their own region.

- Local and state chapters can start now:
  - Implement a Vanguard Chair or elected liaison to help spearhead and support Vanguard initiatives
  - Share stories of existing members who have mentorship programs – inspire other members to want to offer (or enhance existing) internships
  - Collaborate with like-minded peers on how they're mentoring and creating succession plans in their own firms – possible Vanguard-sponsored event at the local level
  - Sponsor current interns and mentees (at your organizations) to meetings for a reduced fee
  - Use the playbooks to kick-start the program – *COMING SHORTLY*

Playbooks will include:

- How chapters can launch program
- How members can offer these internships:
  - Create paid or unpaid opportunities



- Partner with local universities to post the internship(s), apply for credit approval, etc.
- Participate in university career fairs or insurance program events to promote the internships and your local AHU chapter

### *Want In?*

We're continually looking for creative, driven members to get involved. You don't have to a 'young' professional to get active in Vanguard's efforts.

- Ask your Regional Representative about opportunities to sit on a new sub-committee (coming soon) that will collaborate with Vanguard Council on programming, new ideas, feedback, etc.
- Volunteer as the Vanguard Chair on your local board

National Association of Health Underwriters  
BALANCE SHEET  
July 31, 2017

	This Year	Last Year	Variance	% Increase(Decrease)
<b>ASSETS</b>				
<b>CURRENT ASSETS</b>				
Operating Cash and Cash Equivalents	186,327.26	381,228.76	(194,901.50)	-51.12%
Accounts Receivable, Net	408,005.88	831,206.32	(423,200.44)	-50.91%
Prepaid Expense	60,441.44	76,603.90	(16,162.46)	-21.10%
Note Receivable	2,500.00	5,000.00	(2,500.00)	-50.00%
	-----	-----	-----	-----
Total Current Assets	657,274.58	1,294,038.98	(636,764.40)	-49.21%
<b>SHORT TERM INVESTMENTS, at Fair Value</b>				
Operating Investments	367,651.30	365,435.50	2,215.80	0.61%
Federal Legislative Defense Fund Investments	236,289.28	266,264.58	(29,975.30)	-11.26%
	-----	-----	-----	-----
Total Short Term Investments	603,940.58	631,700.08	(27,759.50)	-4.39%
<b>LONG TERM INVESTMENTS, at Fair Value</b>				
Equity Securities	1,842,438.54	1,668,571.21	173,867.33	10.42%
	-----	-----	-----	-----
Total Long Term Investments	1,842,438.54	1,668,571.21	173,867.33	10.42%
<b>PROPERTY AND EQUIPMENT, at Cost</b>				
Office Furniture and Equipment	360,321.09	637,637.01	(277,315.92)	-43.49%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(490,867.92)	(772,705.68)	281,837.76	-36.47%
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Total Property and Equipment	330,407.10	325,885.26	4,521.84	1.39%
<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>	37,161.60	37,161.60	0.00	0.00%
Note Receivable	2,500.00	0.00	2,500.00	0.00%
	-----	-----	-----	-----
<b>TOTAL ASSETS</b>	3,523,722.40	3,957,357.13	(433,634.73)	-10.96%
	=====	=====	=====	=====
<b>LIABILITIES AND NET ASSETS</b>				
<b>CURRENT LIABILITIES</b>				
Accounts Payable and Accrued Expenses	409,433.42	180,526.36	228,907.06	126.80%
State and Local AHU Dues Payable	160,658.94	144,201.97	16,456.97	11.41%
Deferred Revenue - Membership	1,852,589.98	1,869,882.80	(17,292.82)	-0.92%
Deferred Revenue - Conferences	0.00	10,000.00	(10,000.00)	-100.00%
	-----	-----	-----	-----
Total Current Liabilities	2,422,682.34	2,204,611.13	218,071.21	9.89%
<b>LONG TERM LIABILITIES</b>				
Deferred Rent Obligation	245,035.07	248,836.70	(3,801.63)	-1.53%
Deferred Tenant Allowance	192,493.04	237,785.48	(45,292.44)	-19.05%
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Total Long Term Liabilities	437,528.11	486,622.18	(49,094.07)	-10.09%
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<b>TOTAL LIABILITIES</b>	2,860,210.45	2,691,233.31	168,977.14	6.28%
<b>NET ASSETS</b>				
Net Assets, Beginning of Year	803,996.01	1,142,797.60	(338,801.59)	-29.65%
Current Year Activity	(140,484.06)	123,326.22	(263,810.28)	-213.91%
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<b>TOTAL NET ASSETS</b>	663,511.95	1,266,123.82	(602,611.87)	-47.60%
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<b>TOTAL LIABILITIES AND NET ASSETS</b>	3,523,722.40	3,957,357.13	(433,634.73)	-10.96%
	=====	=====	=====	=====



# The Role of Today's Board Member

## Section 2:

### The Board's Fiduciary Duties

August 2017



# Section 2: The Board's Fiduciary Duties

## 1. Duty of Obedience

- a. Be faithful to the organization's mission
- b. Maintain member trust in that we will manage their funds to meet the mission.

## 2. Duty of Care

- a. There is an expected level of competence
- b. Be informed and ask questions
- c. Engage due diligence in decision making

## 3. Duty of Loyalty

- a. Must always put the interest of the organization above personal gain.
- b. Acting in the interest of the association versus the desires of our own constituency.
- c. "Representative for" versus "Representative of" the association