



NAHU Board of Trustees Meeting

Saturday, February 23rd, 2019, 1:00 p.m. – 6:00 p.m.

Meeting called to order at 1:00 P.M. EDT by Rusty Rice

NAHU'S VISION STATEMENT

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

Reading of Antitrust Statement

Rusty Rice read the antitrust statement.

Roll Call (Kelly Fristoe)

Attendees:

President Rusty Rice
President Elect Pat Griffey
Vice President Dane Rianhard
Treasurer Eugene Starks
Secretary Kelly Fristoe
Immediate Past President Mike Embry
NAHU Executive VP & CEO Janet Trautwein
Region I Vice President Michael Grinnell
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 Ed Oleksiak
Region VII Vice President Ray Magnuson –
Arrived Late
Region VIII Vice President Pat Burns
Legislative Council Chair Nick Moriello
Membership Council Chair Michelle Howard –
Conferenced In
Professional Development Chair Karen Kirkpatrick

Absent:

Staff:

Farren Baer
Marcy Buckner
Megan Caputo
Chris Hartman

Kelly Loussedes
Illana Maze
Jennifer Murphy
Bob Tretter

Brooke Willson
John Greene - **Absent**

Guests:

Legislative Council Vice Chair Jessica Watts
Membership Council Vice Chair Kevin Trokey
Absent
Professional Development Vice-Chair Jill Pedersen

Governance Committee Chair David Smith
Chapter and Leadership Development Chair
Artie Accardo
Eric Kohlsdorf

Approval of Agenda

MOTION: Mike Embry made a motion to approve the agenda as presented

Dane Reinhard asked a clarifying question regarding the agenda as it relates to executive session vs. general session. Rusty Rice provide clarification to the question.

MOTION: The motion passed unanimously.

Consent Agenda A (*Rusty Rice*)

- BoT Meeting Minutes – January 22, 2019

MOTION: Pat Griffey made a motion to approve Consent Agenda A

MOTION: Motion passed unanimously.

Consent Agenda B (*Rusty Rice*)

National Committee Reports

- Awards
- Chapter and Leadership Development Committee
- Governance
- HUPAC
- LPRT
- Media Relations
- Nominations
- Personnel
- Vanguard Council

Amended Bylaws

- Fort Worth AHU

MOTION: Kelly Fristoe made a motion to approve Consent Agenda B.

MOTION: Motion passed unanimously.

Financial Reports (*Eugene Starks*)

- Finance Committee Meeting Minutes – February, 2019
- Financial Statements – December, 2018 – Jennifer Murphy went over the financial statements with the board. She reported that dues revenue is down. End of the year was a \$650,000 loss. We had budgeted a \$58,000 gain. Corrections will be made as we enter 2019 portion of the budget.
- Financial Trends – December, 2018
- Membership Count Analysis

MOTION: Eugene Starks made a motion to accept the August Financial Report, Minutes, and Financial Trends.

MOTION: The motion passed unanimously.

CEO Report (*Janet Trautwein*)

Janet Trautwein wanted to move forward with more important parts of this meeting and indicated that she will provide more details of CEO activity during the Strategic Discussion portion after the BOT meeting.

RVP Report

Alycia Riedl indicated that the RVP's did not meet but they have discussed items in preparation for this board meeting.

Legislative Council Report *(Nick Moriello)*

Nick Moriello indicated that he would provide a more thorough report of Legislative Committee Activity through the remainder of the conference and during the Washington Update portion of this meeting.

Membership Council Report *(Michelle Howard)*

Michelle Howard provided a written report that she summarized for the board. Rusty Rice passed out Triple Crown pins to board members that achieved Triple Crown status.

Futures Task Force *(Rusty Rice)*

Rusty Rice reported that the Futures Task Force will give a report at the National Convention. A written report was distributed to board members at this meeting for review.

Professional Development Committee Report *(Karen Kirkpatrick)*

Karen Kirkpatrick went over her report and discussed progress toward National Convention.

Washington Update *(Nick Moriello, John Greene, Marcy Buckner, Chris Hartman)*

Nick Moriello turned the floor over to Janet Trautwein and Marcy Buckner. Marcy went over the board responsibilities for the conference. Janet interjected that we need to make sure that all attendees participate in the general sessions so that our speakers will see a full display of our representation and influence. Marcy mentioned that Secretary Azar is coming to speak on Wednesday. Wednesday is usually a poorly attended day by the attendees. This speaker may cause the Wednesday attendance to increase from year's past. Related to the talking points, Marcy mentioned the importance of speaking with one voice on these topics. Marcy briefly went over the details of the "issues" for the conference.

Benchmarking Task Force Update *(Mike Deagle)*

Mike Deagle reported details about the task force meeting and discussions they are having about how much of the dues increase can be put back into reserves. They are working with these issues with other committees and how to stabilize and balance the dues. A P&P may be forthcoming for consideration.

New Business

Rusty Rice turned the meeting over to Brooke Willson to discuss board duties for the conference. Brooke referred the board members to the time chart she provided for times when the board needs to meet for introductions at the General Session.

Rusty Rice brought up the topic discussed a media mishap that occurred with an NPR reporter where the reporter misquoted Marcy Buckner as it relates to agent compensation. Kelly Loussedes described the details of the mishap with NPR and steps that have been taken to resolve this issue. Our PR firm has a really good relationship with NPR and our desire would be that this mishap will be avoided in the future. The board discussed a desire that NAHU staff put together a simple statement about how agents are compensated (commissions vs. fees) and how an agent is worth whichever way they are compensated. It's important that we have a very effective message that we can talk comfortably about this with authority. We need to teach our members how to better have these conversations confidently and unapologetically.

Alycia Reidl presented a PPT about dynamics of change as it relates to our audience and disruptive innovation. She mentioned that David Contorno is using this tactic to reach out to NAHU members to join him in a thought space that could cause us to lose members, making them think that we are not doing our job of addressing industry innovation. Alycia showed an example of Pros and Cons of Referenced Based Pricing.

Nick Moriello mentioned that as we schedule speakers at events that we make sure they don't speak on topics that are divisive and self serving to them that will eventually come back to bite us. How do we "vet" these people?

Motion for Adjournment

Mike Embry made a motion to adjourn. President Rice adjourned the meeting at 4:57 p.m. EDT

***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.

Respectfully submitted,
Kelly Fristoe
NAHU Secretary



NAHU Board of Trustees Meeting Agenda Saturday, February 23, 2019, 1:15 p.m. – 2:45 p.m. EDT

Call to Order & Reading of Antitrust Statement (*Rusty Rice*)

Roll Call of Attendees (*Kelly Fristoe*)

Approve Agenda (*Rusty Rice*)

Consent Agenda A (*Rusty Rice*)

- BoT Meeting Minutes – January 22, 2019

Consent Agenda B (*Rusty Rice*)

- National Committee Reports
 - Awards
 - Chapter Leadership and Development
 - Governance
 - HUPAC
 - LPRT
 - Media Relations
 - Nominations
 - Personnel
 - Vanguard
- Amended Bylaws – Fort Worth AHU

Financial Reports (*Eugene Starks*)

- Finance Committee Minutes – February 2019
- Financial Statements – December 2018
- Financial Trends – December 2018
- Membership Count Analysis

CEO Report (*Janet Trautwein*)

RVP Report (*Alycia Riedl – 4 min*)

Legislative Council Report (*Nick Moriello – 4 min*)

Membership Council Report (*Michelle Howard – 4 min*)

Professional Development Committee Report (*Karen Kirkpatrick – 4 min*)

Washington Update (*Nick Moriello and/or Government Affairs staff – 4 min*)

Benchmarking Task Force Updated (*Mike Deagle*)

Motion for Adjournment

NAHU'S MISSION STATEMENT

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



NAHU Board of Trustees Meeting

Tuesday, January 22nd, 2019, 4:00 p.m. – 5:30 p.m.

Meeting called to order at 4:00 P.M. EDT by Rusty Rice

NAHU'S VISION STATEMENT

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Reading of Antitrust Statement

Rusty Rice read the antitrust statement.

Roll Call (Kelly Fristoe)

Attendees:

President Rusty Rice	Region III Vice President Mike Deagle
President Elect Pat Griffey	Region IV Vice President Alycia Riedl
Vice President Dane Rianhard	Region V Vice President Paige Phillips
Treasurer Eugene Starks	Region VI Vice President Ed Oleksiak
Secretary Kelly Fristoe	Region VII Vice President Ray Magnuson
Immediate Past President Mike Embry	Region VIII Vice President Pat Burns
NAHU Executive VP & CEO Janet Trautwein	Legislative Council Chair Nick Moriello
Region I Vice President Michael Grinnell	Membership Council Chair Michelle Howard
Region II Vice President Erica Hain	Professional Development Chair Karen Kirkpatrick

Absent:

Staff:

Farren Baer	Kelly Loussedes	Brooke Willson
Marcy Buckner	Illana Maze	John Greene
Megan Caputo	Jennifer Murphy	
Chris Hartman	Bob Tretter	

Guests:

Legislative Council Vice Chair Jessica Watts	Chapter & Leadership Development Chair Artie
Professional Development Vice-Chair Jill Pedersen	Accardo
Governance Committee Chair David Smith	Jim Stenger
	Denise Van Putten

Approval of Agenda

MOTION: Mike Embry made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously

Consent Agenda A (*Rusty Rice*)

- BoT Meeting Minutes – December 17th, 2018
- 2018 House of Delegates Meeting Minutes – June 25th, 2018

MOTION: Eugene Starks made a motion to approve Consent Agenda A.

MOTION: Motion passed unanimously.

Consent Agenda B (*Rusty Rice*)

National Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance
- HUPAC
- LPRT Committee
- Media Relations
- Nominations
- Vanguard Council
- Chapter Closing – Wisconsin AHU Resolution of Resignation

MOTION: Ray Magnuson made a motion to approve Consent Agenda B.

Mike Deagle requested that the Wisconsin AHU Chapter Closing be pulled out for separate consideration. President Rice granted that request.

MOTION: Motion passed unanimously.

Wisconsin Chapter Closing

Mike Deagle asked for clarification as to the process followed in the closing of Wisconsin AHU and how this closing is being communicated to the members in that state. Janet provided the details of the process and expanded on the explanation of what is occurring in that state that has led to their closing. Karen Kirkpatrick asked if there are any other chapters that are having issues that may result in similar closure. Janet indicated that Arkansas is having issues. Erica Hain mentioned that Maryland is also having issues that could result in a closure. They have a lack of leadership and succession plan. Alycia Riedl expressed details that has led to Wisconsin AHU closing. Artie Accardo expressed a concern about Leadership Training and how this is a leadership problem that we need to address.

President Rice interrupted the discussion and indicated that we need to move along and develop a task force to work on this issue.

MOTION: Mike Deagle made a motion to approve the Wisconsin Chapter Closing Resolution of Resignation.

MOTION: Motion passed unanimously.

Finance Report (*Eugene Starks*)

- Finance Committee Minutes – January 14th, 2019
- Financials – November 2018
- Financial Trends – November 2018

- Membership Count Analysis

Eugene expressed that the financials are primarily a result of membership and our membership is down. We are at a low point that is having a negative effect on the budget. Eugene also indicated that advertising revenue is down too. There are also a number of expense line items where expenses are higher than what was budgeted.

MOTION: Eugene Starks made a motion to accept the August Financial Report.

MOTION: The motion passed unanimously.

CEO Report (*Janet Trautwein*)

Janet reported that at Cap Con that the marketing plan will be laid out for the new membership agency model for us to consider as we look to the future to help bring a solution to the membership issues we have.

RVP Report (*Mike Deagle – 4 min*)

Mike reported that the RVP call took place earlier in the month and that there was a large amount of exhaustion coming out of fourth quarter. He expressed that the RVPs took time on the call to commit to working together as a team and focusing energy on NAHU tasks. The RVPs discussed updating the “Speak with One Voice” Prezi as it relates to some of the new member benefits (NAHU TV and Agency Dues Model) now available.

Legislative Council Report (*Nick Moriello – 4 min*)

Nick reported that the Legislative Council skipped the January conference call due to holidays and scheduling but will reconvene at the beginning of February in preparation for Cap Con.

Membership Council Report (*Michelle Howard – 4 min*)

Michelle reported on the membership numbers and expressed that we are in a serious negative place as it relates to membership. She expressed that state and local membership chairs don’t seem to be following through on working membership lists. The Membership Council doesn’t feel like they are getting the support they need. Membership has to take priority and be the number one item at every level. Michelle indicated that retention seems to be better than usual.

President Rice asked everyone to bring to Cap Conference, one idea to help increase membership.

Professional Development Committee Report (*Karen Kirkpatrick – 4 min*)

Karen Kirkpatrick reported that the Professional Development team is working toward increasing the Value Proposition of NAHU to the member and potential members. This is going to be more apparent at the programs they are working on for the NAHU Convention. This needs to be communicated to the state and local chapters in preparation for Convention.

As it relates to “Outside Speakers” policy, Karen expressed that speakers be allowed to bring books to sell, that in lieu of speaker fees, that we allow them to have book sales as a negotiation tool to get these speakers to be a part of our program. President Rice directed Karen to share her concerns with the Governance Committee to get the P&P changed and presented to the board for consideration to allow for this to occur.

Washington Update (*Nick Moriello, John Greene, Marcy Buckner, Chris Hartman*)

Nick yielded the floor to Marcy Buckner. Marcy reported that the government shut down has slowed NAHU’s progress considerably. Cadillac Tax bills should be introduced soon. We are expecting the ER reporting bill to be introduced soon. We should have a bill number by Cap Con. Marcy reported that the member

communication piece that can be used to notify audience of trip to Cap Con is getting ready to go out. It's important that members get their Legislator appointments set for Cap Con. The notice of benefit and payment parameters just came out and next week there will be a pod cast on this topic.

There are almost 700 members registered at the present time and could increase to 900.

Benchmarking Task Force Update *(Mike Deagle, 4 minutes)*

President Rice deferred this report to Cap Conference Board Meeting

New Business

Dane Rianhard expressed that, as it relates to membership, that we need to consider the different personalities and differences that exist between the different Regions.

Strategic Discussion

NONE

Motion for Adjournment

Pat Burns made a motion to adjourn and President Rice adjourned the meeting at 5:40 p.m. EDT and the meeting went into Executive Session.

Executive Session – CEO Evaluation

Mike Embry reported on and discussed the Personnel Committee's work.

***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.

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Respectfully submitted,
Kelly Fristoe
NAHU Secretary



NAHU Board of Trustees Meeting Agenda

Tuesday, January 22, 2019, 4:00 p.m. – 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 (*Rusty Rice*)

Roll Call of Attendees (*Kelly Fristoe*)

Approve Agenda (*Rusty Rice*)

Consent Agenda A (*Rusty Rice*)

- BoT Meeting Minutes – December 17, 2018
- EC Meeting Minutes – January 14, 2019

Consent Agenda B (*Rusty Rice*)

- National Committee Reports
 - Awards
 - Chapter Leadership and Development
 - Governance
 - HUPAC
 - LPRT
 - Media Relations
 - Nominations
 - Vanguard

Financial Reports (*Eugene Starks*)

- November 2018 Financials
- Finance Committee Minutes – December 2018
- Financial Trends – November 2018

CEO Report (*Janet Trautwein*)

RVP Report (*Mike Deagle – 4 min*)

Legislative Council Report (*Nick Moriello – 4 min*)

Membership Council Report (*Michelle Howard – 4 min*)

Professional Development Committee Report (*Karen Kirkpatrick – 4 min*)

Washington Update (*Nick Moriello and/or Government Affairs staff – 4 min*)

Benchmarking Task Force Updated (*Mike Deagle*)

Strategic Discussion

Executive Session

- CEO Evaluation

Motion for Adjournment



NAHU Board of Trustees Meeting

Monday, December 17th, 2018, 4:00 p.m. – 5:30 p.m.

Meeting called to order at 4:00 P.M. EDT by Rusty Rice

NAHU'S VISION STATEMENT

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Reading of Antitrust Statement

Rusty Rice read the antitrust statement.

Roll Call (Kelly Fristoe)

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Region IV Vice President Alycia Riedl

Region V Vice President Paige Phillips

Region VI Vice President Ed Oleksiak

Region VII Vice President Ray Magnuson

Region VIII Vice President Pat Burns

Legislative Council Chair Nick Moriello

Membership Council Chair Michelle Howard -

Absent

Professional Development Chair Karen Kirkpatrick

Absent:

Staff:

Farren Baer - **Absent**

Marcy Buckner

Megan Caputo - **Absent**

Chris Hartman

Kelly Loussedes - **Absent**

Illana Maze

Jennifer Murphy

Bob Tretter

Brooke Willson

John Greene - **Absent**

Guests:

Professional Development Vice-Chair Jill Pedersen

Governance Committee Chair David Smith

Approval of Agenda

MOTION: Mike Embry made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously

Consent Agenda A (*Rusty Rice*)

- BoT Meeting Minutes – November 19th, 2018
- EC Meeting Minutes – December 10th, 2018

MOTION: Pat Burns made a motion to approve Consent Agenda A.

MOTION: Motion passed unanimously.

Consent Agenda B (*Rusty Rice*)

National Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance
 - Travel and Entertainment P&P (Revised)
 - Outside Speakers P&P (New)
- HUPAC
- LPRT Committee
- Media Relations
- Nominations
- Personnel
- Vanguard Council
- Chapter Closing – Wisconsin AHU Local Chapter's Letter of Resignation

MOTION: Ed Oleksiak made a motion to approve Consent Agenda B.

MOTION: Motion passed unanimously.

Finance Report (*Eugene Starks*)

- Finance Committee Minutes – December 10, 2018
- Financials – October 2018
- Financial Trends – October 2018

Eugene yielded the floor to Jennifer Murphy to give the financial report. Jennifer reported that not much has changed since the September report. We are still behind on the dues revenue. We have been able to keep expenses below budget. The Financial Trend Projections Charts were reviewed and there was much discussion regarding the budget vs the number of members, vs the membership retention, vs the dues increase.

MOTION: Kelly Fristoe made a motion to accept the August Financial Report.

MOTION: The motion passed unanimously.

CEO Report (*Janet Trautwein*)

Janet reported that she is finishing up the Single Payor education program. The last quarter has been very busy on the legislative side. There have been high level meetings with CMS, HHS, Treasury, etc. We've submitted valuable comments and we are making progress. We are making progress on 1332 Waivers that will hopefully bring stabilization to the small group and individual markets. Another area of success has been on the public relations/media side as it relates to Open Enrollment. We are getting ready to kick off our technology with Magnet Mail and our database. We've made progress on awards and committee guidebooks. They have been updated as well as videos. There have been lots of activity with our corporate partners in upping our partnership to promote membership.

RVP Report *(Erica Hain)*

Erica reported this past month's RVP call did not have a lot to discuss. There is still discussion on the agency dues model and the communication around that to the membership.

Legislative Council Report *(Nick Moriello)*

Nick provided a written report and also mentioned the importance of Cap Con attendance with new legislators. Nick also discussed the sub committees and how they will be actively presenting and working within their subcommittees at Cap Con.

Membership Council Report *(Michelle Howard)*

In Michell's absence, Illana Maze provide a recap of the membership report.

Professional Development Committee Report *(Karen Kirkpatrick)*

Karen reported on the convention layout. It's been completely reimaged. Karen asked that we keep this confidential until our convention so that we don't have other meetings try to jump ahead and use these ideas ahead of us. Karen went over the details of how the Professional Development programs would be structured and designed for the annual convention.

Washington Update *(Nick Moriello, John Greene, Marcy Buckner, Chris Hartman)*

Nick yielded the floor to Marcy; she discussed comment letters that were sent to the administration as well as work with coalition partners. She discussed the recent ruling from the Texas Federal Judge on Obamacare ruling. Marcy is going to send out a membership piece that members can use to provide guidance to their clients. A podcast on this is already scheduled for December 18th.

Chris provided some discussion regarding the potential government shutdown that is looming on the immigration issue. It is likely that we will have a shutdown.

New Business

Rusty Rice provided the RVP's information that the committee chairs will begin providing a list of who the committee members are from their Region that attend the monthly Committee Calls.

Karen Kirkpatrick asked a question regarding clarification of the reimbursement policy for Travel and Entertainment and the Outside Speaker in Consent Agenda B.

Strategic Discussion

- LEAD Program – The Who, What and Why *(Rusty Rice)*
Janet described what the LEAD program is and who it's for specifically and the purpose that it is intended to serve. It is supposed to be something like what NAIFA has with the LILI program. The NAHU Volunteer group that is working on this is not on a deadline but apparently still needs some direction from the BOT. Janet will contact Julie and will discuss the BOT's vision of this program, so they can continue to work on it.

Executive Session – CEO Evaluation

Deferred to the next meeting.

Motion for Adjournment

Pat Griffey made a motion to adjourn and President Rice adjourned the meeting at 5:40 p.m. EDT

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Respectfully submitted,
Kelly Fristoe
NAHU Secretary



NAHU Board of Trustees Meeting Agenda

Monday, December 17, 2018

4:00 p.m. - 5:30 p.m. EDT

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Call to Order & Reading of Antitrust Statement (*Rusty Rice*)

Roll Call of Attendees (*Kelly Fristoe*)

Approve Agenda (*Rusty Rice*)

Consent Agenda A (*Rusty Rice*)

- BoT Meeting Minutes – November 19, 2018
- EC Meeting Minutes – December 10, 2018

Consent Agenda B (*Rusty Rice*)

- National Committee/Council Reports
 - Awards
 - Chapter Leadership and Development
 - Governance
 - Travel and Entertainment Policy (Revised)
 - Outside Speakers (New)
 - HUPAC
 - LPRT
 - Media Relations
 - Nominations
 - Vanguard
- Chapter Closing – Wisconsin Local Chapters

Financial Reports (*Eugene Starks*)

- October 2018 Financials
- Finance Committee Minutes – November 2018
- Financial Trends – October 2018

CEO Report (*Janet Trautwein*)

RVP Report (*Erica Hain, 4 minutes*)

Legislative Report (*Nick Moriello, 4 minutes*)

Washington Update (*Nick Moriello and/or attending Government Affairs Staff, 4 minutes*)

Membership Report (*Michelle Howard, 4 minutes*)

Professional Development Report (*Karen Kirkpatrick, 4 minutes*)

New Business

Strategic Discussion

- LEAD program – The Who, What and Why (*Rusty Rice*)

Executive Session

- CEO Evaluation

Motion for Adjournment



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Call to Order & Reading of Antitrust Statement (*Rusty Rice*)

Roll Call of Attendees (*Kelly Fristoe*)

Approve Agenda (*Rusty Rice*)

Consent Agenda A (*Rusty Rice*)

- BoT Meeting Minutes - October 15, 2018
- EC Meeting Minutes - November 13, 2018

Consent Agenda B (*Rusty Rice*)

- National Committee/Council Reports
 - Awards
 - Chapter Leadership and Development
 - Governance
 - HUPAC
 - LPRT
 - Media Relations
 - Nominations
 - Vanguard

Financial Reports (*Eugene Starks*)

- Financials - September 2018
- Finance Committee Minutes - October 13, 2018
- Financial Trends - September 2018

CEO Report (*Janet Trautwein*)

RVP Report (*Ray Magnuson, 4 minutes*)

Legislative Report *(Nick Moriello, 4 minutes)*

- Florida AHU Legislative Defense Fund request
 - LDF Application
 - Email Motion and Results
 - Profit and Loss Statement
 - Balance Sheet

Membership Report *(Michelle Howard, 4 minutes)*

Professional Development Report *(Karen Kirkpatrick, 4 minutes)*

Agency Membership Model *(Janet Trautwein/Pat Griffey)*

- Agency Membership Model grid (Updated)
- Agency Membership Marketing Timeline
- FAQ

Washington Update *(Nick Moriello and/or attending Government Affairs Staff, 4 minutes)*

Future Convention Options *(Janet Trautwein)*

New Business

Strategic Discussion

- **RVP Strategic Planning Input**

Motion for Adjournment



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Legislative Council Chair Nick Moriello

Membership Council Chair Michelle Howard

Professional Development Chair Karen Kirkpatrick

Staff:

Farren Baer - **Absent**

Marcy Buckner

Megan Caputo

Chris Hartman

Kelly Loussedes - **Absent**

Illana Maze

Jennifer Murphy - **Absent**

Bob Tretter

Brooke Willson

John Greene - **Absent**

Guests:

Legislative Council Vice Chair Jessica Watts

Professional Development Vice-Chair Jill

Pedersen

Governance Committee Chair David Smith

Chapter and Leadership Development Chair

Approval of Agenda

MOTION: Karen Kirkpatrick made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously

Consent Agenda A (Rusty Rice)

- BoT Meeting Minutes – October 15th, 2018

- EC Meeting Minutes – November 13th, 2018

MOTION: Mike Embry made a motion to approve Consent Agenda A.

MOTION: Motion passed unanimously.

Consent Agenda B (*Rusty Rice*)

National Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance
- HUPAC
- LPRT Committee
- Media Relations
- Nominations
- Vanguard Council

MOTION: Paige Phillips made a motion to approve Consent Agenda B.

MOTION: Motion passed with the change of the LPRT report.

Finance Report (*Eugene Starks*)

- September 2018 Financials – Janet reported for Jennifer and Eugene that there is nothing remarkable or unusual to report on the current finances. Eugene asked Dane for comment since he chaired the last Finance Committee call in Eugene's absence. Dane had no comments to share.
- Finance Committee Minutes – October 13, 2018
- Financial Trends – September 2018

MOTION: Kelly Fristoe made a motion to accept the August Financial Report.

MOTION: The motion passed unanimously.

CEO Report (*Janet Trautwein*)

Janet shared regarding a membership recruitment initiative that will be an end of the year push for higher membership number, Black Friday Membership Sale. It will be communicated very soon to the membership. Also, there will be 4th quarter flash videos going out to help members be better at their jobs, in hopes to bring more value to their membership.

Dane asked how many members we retain who were recruited with a reduced membership discount. Janet will work on getting that information to the board.

RVP Report (*Michael Grinnell – 4 min*)

Michael reported that with regard to Strategic Planning, that the RVP's focus is on Board Communication and timeline of new projects that are rolling out, and the best ways to communicate that to the committees. Michael also reported the RVP's would like to learn more about the development of leadership tools for leadership and committee goals.

Legislative Council Report (*Nick Moriello – 4 min*)

Nick reported that the Legislative Council is working on details that come out of the subcommittees and working groups. The groups are working on putting together talking points around and issues that will be used

at Cap Con. The Legislative Committee written report included in the agenda is entered into the records of these minutes.

MOTION: Pat Burns made a motion to approve the Legislative Council report.

MOTION: Motion passed unanimously.

- **Florida AHU Legislative Defense Fund Request** – Application and supporting documentation is entered as records to these minutes. (\$10,000 with \$5,000 being in the form of a repayable loan).

MOTION: Nick Moriello made the motion to approve this request.

DISCUSSION: Janet recommended that we approved this due to this being used in the scope of a nationwide push for the 1332 Waiver. Kelly Fristoe asked for clarification of the motion regarding the \$10,000 being a loan or a grant. Kelly also asked for clarification on the Florida AHU email motion and vote because not every member is accounted for in the email/electronic vote. David Smith provided some clarification as it relates to Governance. Mike Deagle asked if we are aware of any other states that would bring a similar request to us. Janet reported that she is not aware of any at this time but that there will likely be a few. David Smith also asked the board to consider that we request that Florida share their results and information with us that can possibly be used in other states. Eugene Starks inquired about the Florida financials and how they need to do better financially in order to be able to repay the loan and inquired to the board, shouldn't chapters that we support with Defense Fund money, be in a solid financial position? Janet mentioned that they are working on getting their finances turned around and overcome this temporary setback that they have experienced as a result negative convention economics. Janet reported that they have the ability to raise more money that they will need in addition to this request.

MOTION: Motion passed unanimously. Dane and Eugene abstained from voting.

Membership Council Report (*Michelle Howard – 4 min*)

Michelle reported on a "Black Friday" membership contest – a year end push to help get membership numbers up at the end of the year. The membership committee is still working on retention efforts. The Membership Committee written report included in the agenda is entered into the records of these minutes.

MOTION: Pat Griffey made a motion to approve the Membership Report.

MOTION: The motion passed unanimously.

Professional Development Committee Report (*Karen Kirkpatrick – 4 min*)

Karen Kirkpatrick mentioned content that would be rolled out next month by Jennifer Borislow to show members how to transition their compensation from commissions to fees. The committee is continuing its work on PD programs for Annual Convention. The Professional Development Committee report included in the agenda is entered into the records of these minutes.

MOTION: Paige Phillips made a motion to approve the Professional Development Committee Report.

MOTION: The motion passed unanimously.

Agency Membership Model (*Janet Trautwein/Pat Griffey*)

Agency Membership Model Grid, Marketing Timeline and FAQ are entered as records of these minutes. Pat Griffey presented the Grid, Timeline and FAQ documentation to the board. Pat invited the board to ask questions. Paige Phillips asked for clarification as it relates to the term "do benefits" as it pertains to eligible agency employees.

MOTION: Eugen Starks made a motion to approve the Agency Membership Model proposal.

MOTION: The motion passed unanimously.

Washington Update (*Nick Moriello, John Greene, Marcy Buckner, Chris Hartman*)

Nick reported that there was a meeting with Seema Verma in late October and had good conversation around 1332 waivers. There was also, a meeting with Brian Blaze (White House National Economic Council Director) regarding the value of the agent and how there needs to be more done on plans that can tie into HSA's. Marcy c reported on Cap Con meetings activity. Chris Hartman reported on the dynamics of how NAHU initiatives can progress through a lame duck Congress. Chris mentioned that we will have an opportunity to do a lot of work with new members of Congress to show them the value of the agent and NAHU. Janet added that the meeting with Brian Blaze was very important due to issues that were addressed around rules that NAHU has asked for. This shows that they view us a credible on health policy issues.

Future Convention Options (*Janet Trautwein*)

Janet reported that for 2022, we have been looking at Austin, Texas and Las Vegas. We received a good proposal from the Austin Marriott. Due to the "deal" they are making she is recommending this to the board.

MOTION: Paige Phillips made a motion to have the NAHU 2022 Convention in the Austin Marriott.

MOTION: Motion passed unanimously

Dane inquired as to whether a vote was held by this board to have the 2021 Convention in New Orleans. Janet indicated that she would research whether a vote was held and report back to the board.

New Business - NONE

Strategic Discussion - NONE

RVP Strategic Planning Input

Rusty reported that he has asked the RVP's to consider Strategic Planning in their respective RVP Meetings and to report those Strategic Planning items to the EC so that they could incorporate those items into the EC Strategic Planning.

Motion for Adjournment

Pat Griffey made a motion to adjourn and President Rice adjourned the meeting at 5:20 p.m. EDT

***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.

Respectfully submitted,
Kelly Fristoe
NAHU Secretary



NAHU Board of Trustees Meeting

Monday, October 15th, 2018, 4:00 p.m. – 5:30 p.m.

Meeting called to order at 4:00 P.M. EDT by Rusty Rice

NAHU'S VISION STATEMENT

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

Reading of Antitrust Statement

Rusty Rice read the antitrust statement.

Roll Call (Kelly Fristoe)

Attendees:

President Rusty Rice

President Elect Pat Griffey

Vice President Dane Rianhard

Treasurer Eugene Starks

Secretary Kelly Fristoe

Immediate Past President Mike Embry **Absent**

NAHU Executive VP & CEO Janet Trautwein

Region I Vice President Michael Grinnell

Region II Vice President Erica Hain

Region III Vice President Mike Deagle

Region IV Vice President Alycia Riedl **Absent**

Region V Vice President Paige Phillips

Region VI Vice President Ed Oleksiak

Region VII Vice President Ray Magnuson

Region VIII Vice President Pat Burns

Legislative Council Chair Nick Moriello

Membership Council Chair Michelle Howard

Professional Development Chair Karen Kirkpatrick

Absent: Mike Embry, Alycia Riedl, Brooke Willson

Staff:

Farren Baer

Marcy Buckner

Megan Caputo

Chris Hartman

Kelly Loussedes

Illana Maze

Jennifer Murphy

Bob Tretter

Brooke Willson **Absent**

John Greene

Guests:

Legislative Council Vice Chair Jessica Watts

Membership Council Vice Chair Kevin Trokey

Absent

Professional Development Vice-Chair Jill

Pedersen

Governance Committee Chair David Smith

Chapter and Leadership Development Chair

Artie Accardo

Mike Gomes - LPRT

Approval of Agenda

MOTION: Karen Kirkpatrick made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously

Consent Agenda A (*Rusty Rice*)

- BoT Budget Meeting Minutes – September 14, 2018
- BoT Meeting Minutes – September 15, 2018
- EC Meeting Minutes – October 9, 2018

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

MOTION: Motion passed unanimously.

Consent Agenda B (*Rusty Rice*)

National Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance
- HUPAC
- LPRT Committee
 - Recommended Changes for 2019
- Media Relations
- Vanguard Council

Amended Bylaws

- Dallas AHU
- Utah AHU

MOTION: Kelly Fristoe made a motion to approve Consent Agenda B.

Paige Phillips asked to have the LPRT report pulled from the Consent Agenda B. President Rice instructed that this report be added to the agenda after the Finance Committee Report.

MOTION: Motion passed with the removal of the LPRT report.

Finance Report (*Eugene Starks*)

- August 2018 Financials – Eugene joined the call by phone and was not able to have a good connection to give the report Jennifer Murphy gave the Financial Report
- Finance Committee Minutes – September 13, 2018
- Financial Trends

MOTION: Eugene Starks made a motion to accept the August Financial Report.

MOTION: The motion passed unanimously.

LPRT Committee Report and Recommendation (*Mike Gomes*)

MOTION: Kelly Fristoe made a motion to accept the committees' recommendation on the changes to LPRT.

DISCUSSION: Paige Phillips asked the question related to the proposed President's Council and Eagle categories and how they would be recognized on the website. Mike Gomes explained the committee's ideas behind recognition. Paige expressed that she would like all LPRT levels to be recognized on the website. Ed Oleksiak expressed his agreement that we need to recognize all LPRT levels on the website.

Amendment to the Motion - Paige made a friendly amendment to the motion as it relates to “Levels and Benefits” section of the proposal, to add all levels of LPRT membership to website

AMENDMENT: The amendment passed with Pat Griffey abstaining from voting.

MOTION: The original motion as amended passed unanimously.

CEO Report (*Janet Trautwein*)

Janet discussed changes to compliance corner with Pam Mitroff leaving. In Pam’s absence we are hiring an ERISA law firm and Marcy, as an attorney, will coordinate all the compliance aspects with this law firm. Janet shared the changing Cap Con schedule to allow for a better coordination of members attending meetings and lobbying (without missing important meetings). She reported on Ad Sales and that things are going well with Ad Sales. Janet updated on the Chapter Leadership monthly conference call and that it was well attended. Details were provided on NAHU Vision and the types of presentations that will be featured through that medium. The first presentation will be chapter training and is expected to increase knowledge base on different aspects of chapter volunteerism.

RVP Report (*Pat Burns*)

Pat reported that the RVP’s went through training with Illana Maze on the current membership system. The RVP’s discussed ideas regarding membership retention as well as Regional Conference Calls. The RVP’s recommended unanimously to suggest to the awards committee to change the awards criteria to reduce the number of Regional Conference Calls. The RVP’s also inquired about the budget as it relates to RVP’s traveling to local and state meetings and who is going to fund the expenses. Michael Grinnell will oversee next month’s RVP meeting.

Legislative Council Report (*Nick Moriello*)

Nick presented the highlights of the written legislative report. Nick discussed the meeting with the people from Healthcare.gov and the conversation regarding our close relationship with them. Nick reported that our relationship with CMS/HHS is strong as a result of conversation that is exchanged during meetings and within working groups.

Membership Council Report (*Michelle Howard*)

Michelle reported a summary of the written membership report submitted. Michelle also reported that the committee is already working on items for Cap Conference (videos, etc.). Rusty mentioned that we are very close to 100% Triple Crown board and encouraged the board to continue the hard work.

Professional Development Committee Report (*Karen Kirkpatrick*)

Karen reported on the LEAD program (written report ft. Julia Jennings). Karen discussed that the feedback that was received after all the passionate discussion at the last board meeting was very lacking and encouraged the board to send her feedback instead of being silent. Rusty asked all the board members to provide Karen feedback on the LEAD program.

Washington Update (*Nick Moriello, John Greene, Marcy Buckner, Chris Hartman*)

Nick discussed meetings that they have had with regulators. Marcy discussed the big pieces of legislation that had passed since last meeting – Air Ambulance/Balance Billing and how NAHU has a seat at the table on the “council”. As it relates the Opioid bill and items that were pulled out of the final version of the bill that was

passed and how NAHU had input on those items. Marcy continued to discuss items that could be worked on after the mid-terms, HRA proposed rules. Chris Hartman discussed NAHU agenda for after the mid-term elections.

Agency Task Force Report (*Pat Griffey*)

Pat reported that the task force is making good progress and have specific items set on benefits and is now working on pricing vs. revenues. Pat continued to provide a time line in which the task force will continue to work and goals they expect to meet with deadlines so that this can all be implemented next year. Rusty mentioned that he would like for the board to be able to vote on this at Cap Conference and that if there are any board questions to ask them now. Janet mentioned that there will be an FAQ provided to the board.

Strategic Discussion/New Business

Rusty asked the RVP's to spend 15 minutes on their next call to discuss strategic ideas and present those ideas at the next board meeting.

Rusty reminded everyone of NAHU Social Media Day and encouraged all board members to get involved.

Rusty mentioned that on November 15th, Janet will do an election wrap up conference call to inform everyone on the post-election results and encouraged the board to be on that call.

Motion for Adjournment

Paige Phillips made a motion to adjourn and President Rice adjourned the meeting at 5:20 p.m. EDT

***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.

Respectfully submitted,
Kelly Fristoe
NAHU Secretary



NAHU Executive Committee Meeting

Tuesday, November 13th, 2018

Meeting called to order at 4:00 P.M. EDT by NAHU President Rusty Rice.

NAHU'S VISION STATEMENT

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

Call to Order and Reading of Antitrust Statement

Rusty Rice, without objection, waived the reading the antitrust statement.

Roll Call (Kelly Fristoe)

Attendees:

President Rusty Rice
President Elect Pat Griffey
Vice President Dane Rianhard
Treasurer Eugene Starks

Secretary Kelly Fristoe

Immediate Past President Mike Embry - **Absent**

NAHU Executive VP & CEO Janet Trautwein

Jennifer Murphy CFO - **Absent**

Staff:

Brooke Willson

Guests:

NONE

Agenda: Approval of Agenda

Motion made by Pat Griffey

Second by Kelly Fristoe

Motion passed

Agency Task Force Update

Pat Griffey updated the EC on the Agency Task Force – On the most recent call the committee made a few tweaks to the chart that the board has viewed. The plan is to have all of this ready for Cap Con roll out. Currently working on a beta test group. Goal is to have everything approved by the full board in December 2018. Janet expressed that she is working on the marketing plan. This is going to be presented to the leadership at the Cap Con Leadership Development Breakout. President Rice asked that all EC members be present at these sessions when this is being discussed at Cap Con.

EC Strategic Planning Session

President Rice tasked the RVPs to have a strategic planning component during their monthly meeting. They are to give the board feedback from this meeting. The EC will use that information to incorporate into its Strategic Meeting.

Update on Florida AHU LDF Request

Janet reported that Florida AHU had submitted a legislative defense fund request. It will be discussed during the next board meeting. The application and supporting documents are on this month's BoT agenda.

CEO Report

Janet stated that we are getting ready to launch the marketing videos for membership retention.

On the legislative side we are working on introduction pieces to the new legislators and things we are working on related to health insurance.

On membership we are doing a \$50 off promo to make a push for the year end 2018.

On PD side we are still updating all the courses. There's still a lot of work to be done there.

Still working with RVPs on targeting areas where we can grow in some of the problem geographic areas.

Open Discussion

President Rice reported that our PAC is very close to \$1.2million.

That our membership team is winning in that the numbers are not down as much as they have been in the past. We are in a good position with good momentum to have great membership growth in the next six months.

President Rice adjourned the meeting at 4:35 P.M. EDT

***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.

Respectfully submitted,
Kelly Fristoe
NAHU Secretary



AWARDS

Chair: Luann Yarberry
EC Liaison: Eugene Starks
Month: November 2018

The Awards Committee has been reviewing the award applications and we are down to the last few.

Awards Weekend has been set for April 11 – 14.

The committee has been informed regarding the available reimbursement for Annual Convention and the P&P's associated with this

All award applications and feedback forms have been returned to the chapters.

Our monthly emails have been well received – each month we are highlighting certain awards to raise awareness. We also are reminding them of any changes and the new criteria points.

Legislative awards as well as only online submissions will be allowed this coming year



CHAPTER & LEADERSHIP DEVELOPMENT

Chair: Arty Accardo
EC Liaison: Dane Rianhard
Month: November 2018

- Task Force Reports
 - Regional Leadership Communications – Lou Reginelli (*see attached report*)
 - Continue to look at different ways to share communications
 - Look at ways to create and build relationships and trusts
 - With RVPs
 - With state and local presidents (get name recognition)
 - Do great work at national level but limited success at the state and local level
 - Use social media
 - Be positive
 - Report will be cleaned up and posted to Google docs
 - Communication Plan – Dave Cagliola
 - Communicated with Lou to prevent duplication of efforts
 - Goal is communication with the membership
 - An idea may be a virtual town hall
 - Do more regional based, personal relationships and proximity
 - What vehicle to use; social media?
 - Need to be proactive and start the communication, keep structure
 - In the process of meeting with the task force and compiling notes and ideas to share
 - Draw up the branches and directions
 - Tools & Resources – Denise Villagran
 - Working on creating a list of tools that the chapters can work through
 - Talked about the listing of tools already in the works
 - Looking to share with the chapters during November leaders call
 - Chapter Certification - Cerrina Jensen (*see attached report*)
 - Looked at the role of the program and agree that it is currently housed in the correct location
 - Concluded that awareness and engagement needs some work
 - Develop a more effective marketing campaign to delineate the difference between chapter certification and individual certification
 - Embed the information about the program with chapter roster request
- Upcoming Event Prep – Leadership Forum Google Docs
 - Reviewed the list of learning pod ideas for the Leadership Forum
 - Max number of 6 pods during the program
 - Look at grouping learning pods to collapse multiple similar ideas into one pod session
 - Arty will attempt to group the topics
- Chair Communications and Feedback

- Have you reached out to your RVP? Have you checked in with your chapters to see if they are doing any new member or new agent outreach
 - Region 1 – During monthly call reached out to all leaders
 - Region 4 – All leadership rosters are in. Working through some issues with Wisconsin
 - Region 5 – Doing one last push for leaders
 - Region 7 – Working closely with RVP to get the last few rosters in
- Old Business
 - Committee reimbursements have changed. Set amount of dollars to also include meeting registration along with travel expenses.
 - Working to make it fair for everyone.
 - Reach out to Arty with question.



HUPAC

Chair: Steve Selinsky
Board Liaison: Jim Stenger
Month: November 2018

The HUPAC Board met on October 12, 2018...

- Discussed how we hit our \$1 million level for this election cycle early and proud to report:

We have officially broken our 2012 record. We have hit \$1,145,000. Our record was \$1,141,000. With two monthly draws still go it almost assured that we will hit \$1.2 million for the first time!

- We are preparing for Capitol Conference:
 - Bowling event sponsorship requests will go out soon
 - We were unable to secure the Officers Reserve Club for our reception. Alternate locations were not optimal for our size, so we decided to hold the event in the top floor of the Hyatt. We actually feel we might get some new attendees given the location and it's easy to find.
- Board approved additional funding and cuts from the candidate fund
- Approval to fund candidates running for office who are NAHU members too.



LPRT

Chair: Michael Gomes
EC Liaison: Kelly Fristoe
Month: November 2018

At our October meeting of the LPRT Committee, we discussed the amended approval by the Board of Trustees (BoT) of our recommendation. There was unanimous consent to move forward with the amended approval by the BoT.

Subsequently, we modified our promotional power point that incorporates the approved recommendations. This new promotional power point was distributed to our committee and will be used by each of them at Regional, State and Local Chapter meetings to promote LPRT membership. A copy will also be under the LPRT section on the website. We used these updates as an opportunity to better describe the Lifetime Membership category as that has been an area of significant confusion.

Our next steps are to implement the benefits as outlined in our chart so they are aligned with all other NAHU communications. We want to ensure that there is consistency in message and execution regarding fees, discounts and all other LPRT membership benefits. Once this is complete, we will map out a promotional campaign to begin announcing the changes and seeking to grow membership for the 2018 qualifying year. Part of this will be an article in ABS Magazine discussing the changes and answering the question "Why LPRT?".

The committee turned their attention to focus on 3 upcoming events:

- **Capitol Conference:** On day one, we began last year with an LPRT exclusive session during the afternoon break out sessions. We will continue that this year and have tentatively discussed a carrier panel focused on AHP's. We will coordinate with the Professional Development Team to make certain there are no redundancies in content.
- **Annual Convention:** During the pre-conference Professional Development day, we assume like last year, there will be a designated track for LPRT members. We will again host an exclusive Soaring Eagle lunch and are hoping to attract a speaker that will focus in on Pricing Transparency and with a small group, we can be very interactive.
- **Annual LPRT Event:** We have plenty of options given this year's location and will soon begin to work with NAHU meeting staff to plan this event.

As has been tradition, we have cancelled our November meeting so our committee can be more focused on their 4th Quarter and January renewals.

November 2018 Media Relations Committee Report

By Meg McComb

First Social Media Day—Huge Success!

On November 17, 2018, the Media Relations Committee launched our first Social Media Day, with great success! NAHU members were provided sample tweets and posts that they could copy and paste, as well as three campaign hashtags: #AgentsAreTheAnswer, #OpenEnrollment, and #NAHU. We told agents the goal was: Combine efforts of NAHU members across the country, reach out to your social media community, and showcase the value of an agent during Open Enrollment". Instead of the daily average of 50 hits on the NAHU website to find an agent, the numbers skyrocketed to over 500 hits a day, two days in a row!

Future Social Media Days

We plan two more Social Media Days as follows: Cap Conference 2019, and Annual Convention 2019. We are confident the momentum and participation will grow with each campaign.

Genius Bar at Capitol Conference 2019

To jumpstart Social Media Day at Capital Conference, we are talking about hosting a Genius Bar, in conjunction with Vanguard, to really get NAHU agents engaged in Social Media. Logistics and coordination with other NAHU committees are in the planning stages, but we are very excited! We are aware that many agents would like to participate in a Social Media Day, but lack the skills and/or confidence. Therefore, the Genius Bar should prove a well-timed, fun, and worthwhile venture.

Social Media Joins Washington Update

The Media Relations Committee will occasionally provide suggested messages on the weekly Washington Update, for members to post on their preferred social media platform. Kelly Loussedes launched the first one a couple weeks ago. Participation was very small, but we will continue to broadcast, 'Agents are the Answer'. We are hopeful that NAHU agents will follow Social Media prompts on upcoming Washington Updates with increasing frequency. We believe that making Social Media involvement a component of a NAHU agents' communication repertoire will become a habit!

We believe that making Social Media involvement a component of a NAHU agents' communication repertoire will become a habit!



NOMINATIONS

Chair: Mike Embry

Month: November 2018

The call for nominations went out prior to the October 15 deadline. Chapters have responded with positive comments regarding the clarification of the open positions.

Working with the Board of Trustees to ensure all continuing officers are nominated as required.



VANGUARD COUNCIL

Chair: Crystal Hoffman
EC Liaison: Kelly Fristoe
Month: October 2018

10/1/18 – Participated in National Committee Chair conference call

10/2/18 – Discussed Cap Con sponsorship opportunities with Rusty Rice

10/6/18 – Confirmed Cap Con Scholarship sponsorship with Mike Embry

10/9/18 – Held committee conference call with National and Regional VC chairs

10/23/18 – Discussed R2 VC Chair position with Region II RVP Erica Hain



Finance Committee Teleconference

Date: **November 13, 2018**

MINUTES

1. Roll Call
Present: Dane Rianhard, Ray Magnuson, Jill Pederson, Jessica Watts, Ashley Kaposins, Janet Trautwein, Jennifer Murphy
Excused: Eugene Starks, Alycia Riedl, Mike Deagle and Kevin Trokey
2. Approve Agenda - Motion was made by Ray, second by Ashley and the motion carried.
3. Comments and discussion concerning the monthly financial report
September 2018 Financial Statements & Trend Analysis - the committee reviewed the statements and analysis and discussed any questions. Motion to accept the financials as presented was made by Ray, second by Ashley and the motion carried.
4. New Business - None
5. Adjourn

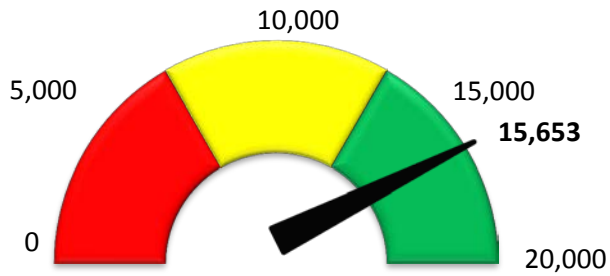
National Association of Health Underwriters
BALANCE SHEET
September 30, 2018

	This Year	Last Year	Variance	% Increase(Decrease)
ASSETS				
CURRENT ASSETS				
Operating Cash and Cash Equivalents	462,398.23	349,637.89	112,760.34	32.25%
Accounts Receivable, Net	249,164.38	386,330.14	(137,165.76)	-35.50%
Prepaid Expense	46,574.21	50,319.50	(3,745.29)	-7.44%
Note Receivable	0.00	2,500.00	(2,500.00)	-100.00%
Total Current Assets	758,136.82	788,787.53	(30,650.71)	-3.89%
SHORT TERM INVESTMENTS, at Fair Value				
Federal Legislative Defense Fund Investments	0.00	(95.52)	95.52	-100.00%
Total Short Term Investments	0.00	(95.52)	95.52	-100.00%
LONG TERM INVESTMENTS, at Fair Value				
Equity Securities	1,432,070.30	1,869,733.31	(437,663.01)	-23.41%
Total Long Term Investments	1,432,070.30	1,869,733.31	(437,663.01)	-23.41%
PROPERTY AND EQUIPMENT, at Cost				
Office Furniture and Equipment	381,914.59	377,821.09	4,093.50	1.08%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(617,419.77)	(509,896.31)	(107,523.46)	21.09%
Total Property and Equipment	225,448.75	328,878.71	(103,429.96)	-31.45%
LONG TERM ASSETS				
Intangible Assets-REBC Designation	50,000.00	50,000.00	0.00	0.00%
Total Long Term Assets	50,000.00	50,000.00	0.00	0.00%
DEPOSITS	37,161.60	37,161.60	0.00	0.00%
Note Receivable	0.00	2,500.00	(2,500.00)	-100.00%
TOTAL ASSETS	2,502,817.47	3,076,965.63	(574,148.16)	-18.66%
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts Payable and Accrued Expenses	163,119.07	266,586.85	(103,467.78)	-38.81%
State and Local AHU Dues Payable	218,728.53	154,979.00	63,749.53	41.13%
Deferred Revenue - Membership	1,624,779.58	1,733,009.44	(108,229.86)	-6.25%
Deferred Revenue - Conferences	17,500.00	0.00	17,500.00	0.00%
Total Current Liabilities	2,024,127.18	2,154,575.29	(130,448.11)	-6.05%
LONG TERM LIABILITIES				
Deferred Rent Obligation	216,646.85	243,596.07	(26,949.22)	-11.06%
Deferred Tenant Allowance	139,651.86	184,944.30	(45,292.44)	-24.49%
Total Long Term Liabilities	356,298.71	428,540.37	(72,241.66)	-16.86%
TOTAL LIABILITIES	2,380,425.89	2,583,115.66	(202,689.77)	-7.85%
NET ASSETS				
Net Assets, Beginning of Year	379,699.69	772,731.01	(393,031.32)	-50.86%
Current Year Activity	(257,308.11)	(278,881.04)	21,572.93	-7.74%
TOTAL NET ASSETS	122,391.58	493,849.97	(371,458.39)	-75.22%
TOTAL LIABILITIES AND NET ASSETS	2,502,817.47	3,076,965.63	(574,148.16)	-18.66%

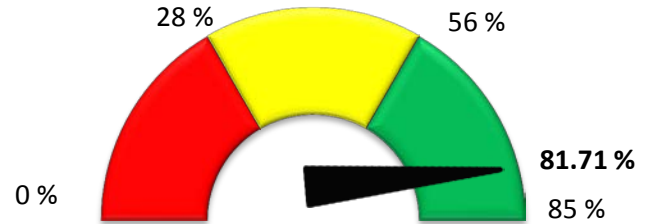


NAHU BOARD OF TRUSTEES KEY INDICATORS REPORT SEPTEMBER 2018

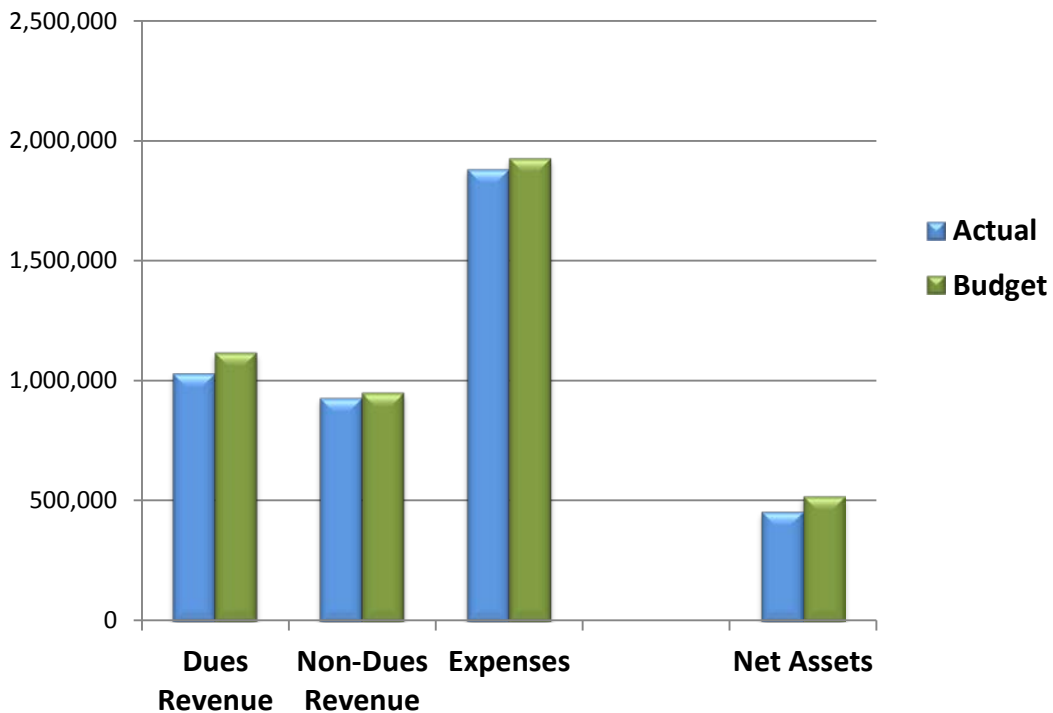
MEMBERSHIP



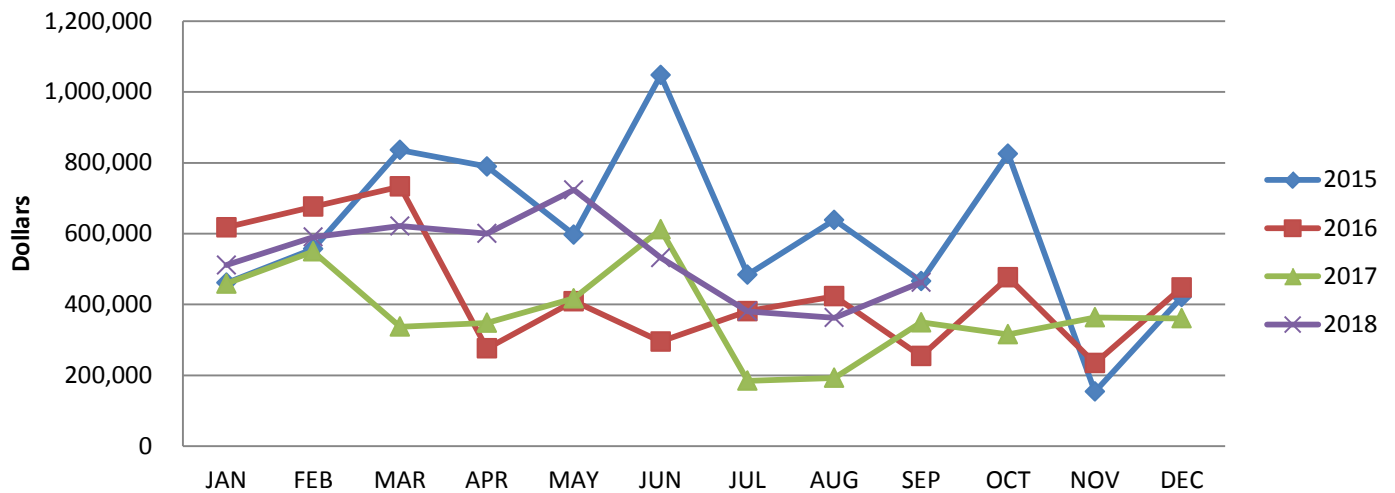
RETENTION



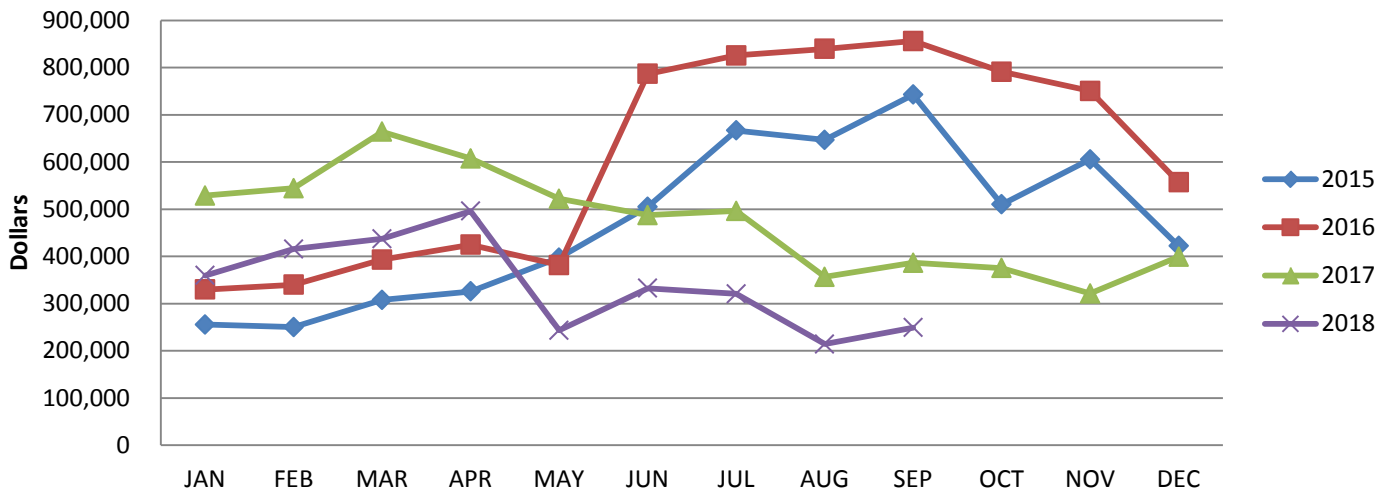
2018 TOTAL FINANCIAL RESULTS



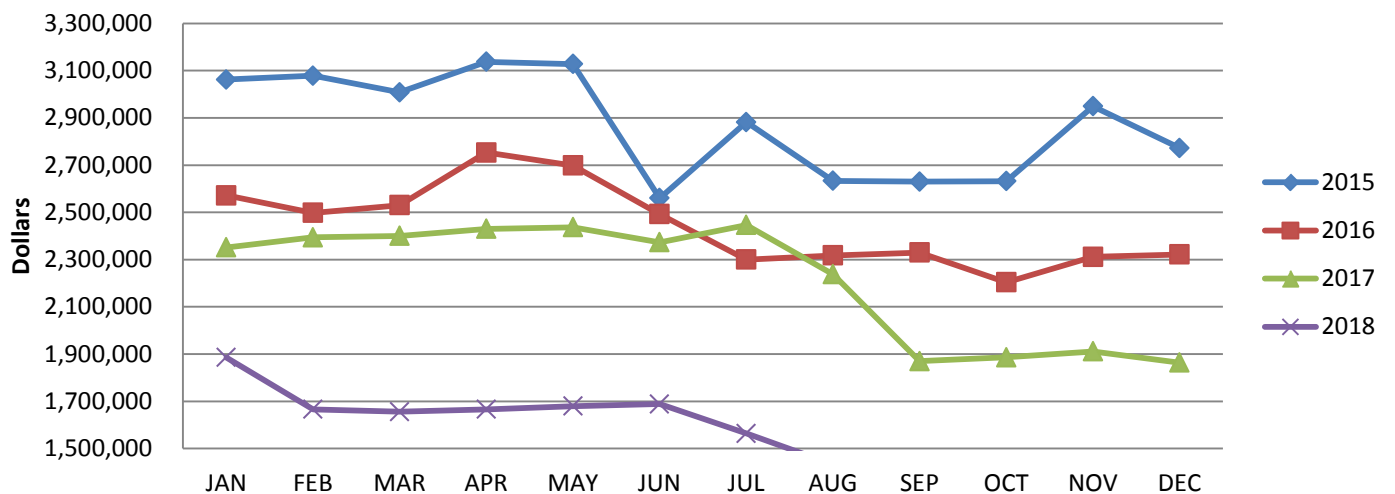
CASH



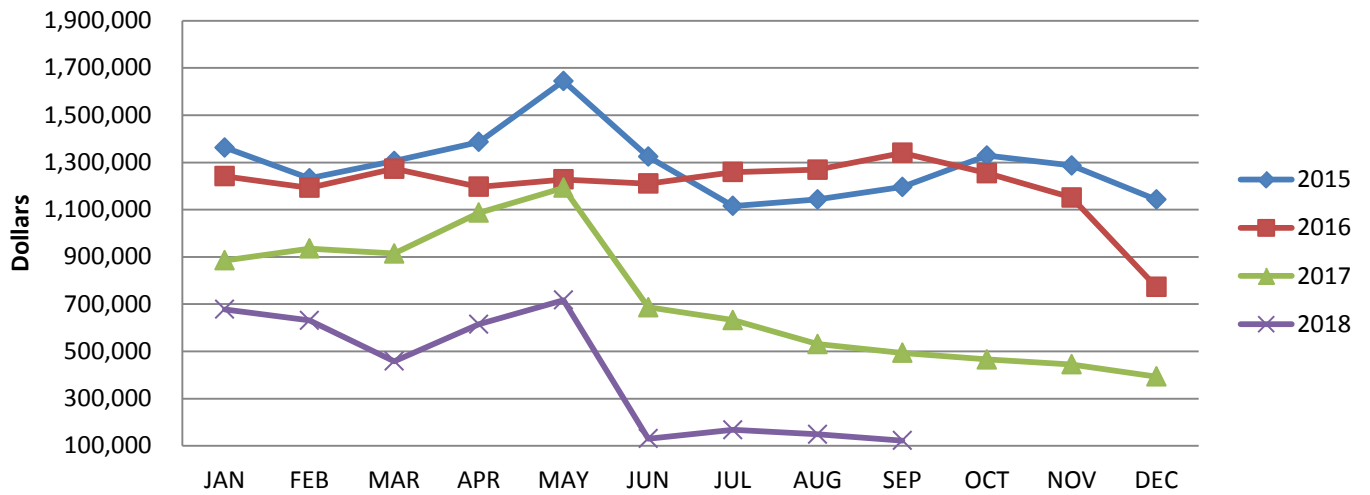
ACCOUNTS RECEIVABLE



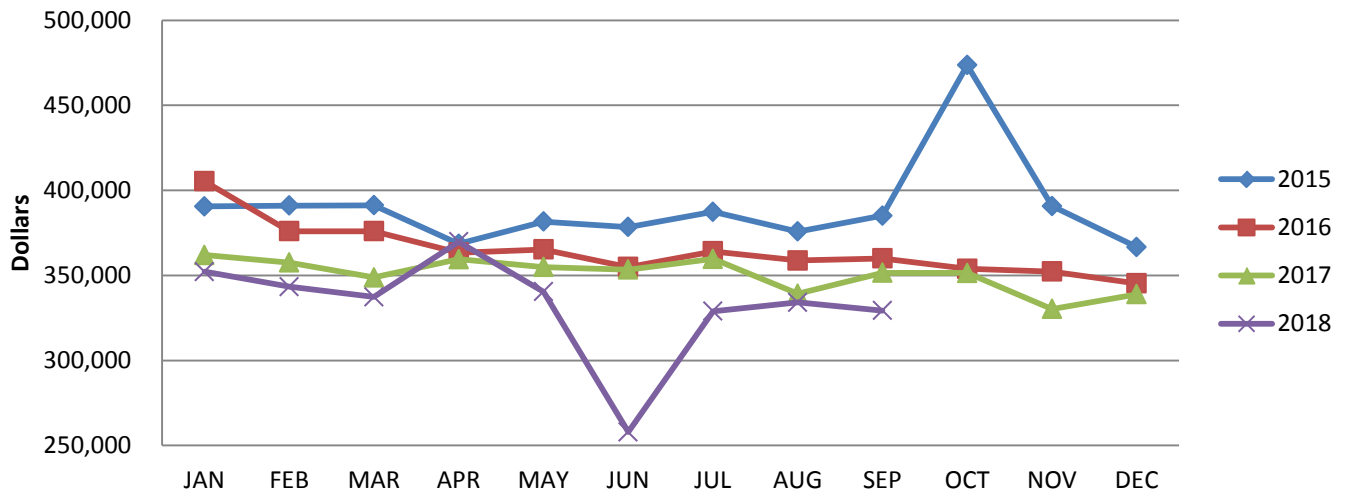
INVESTMENTS



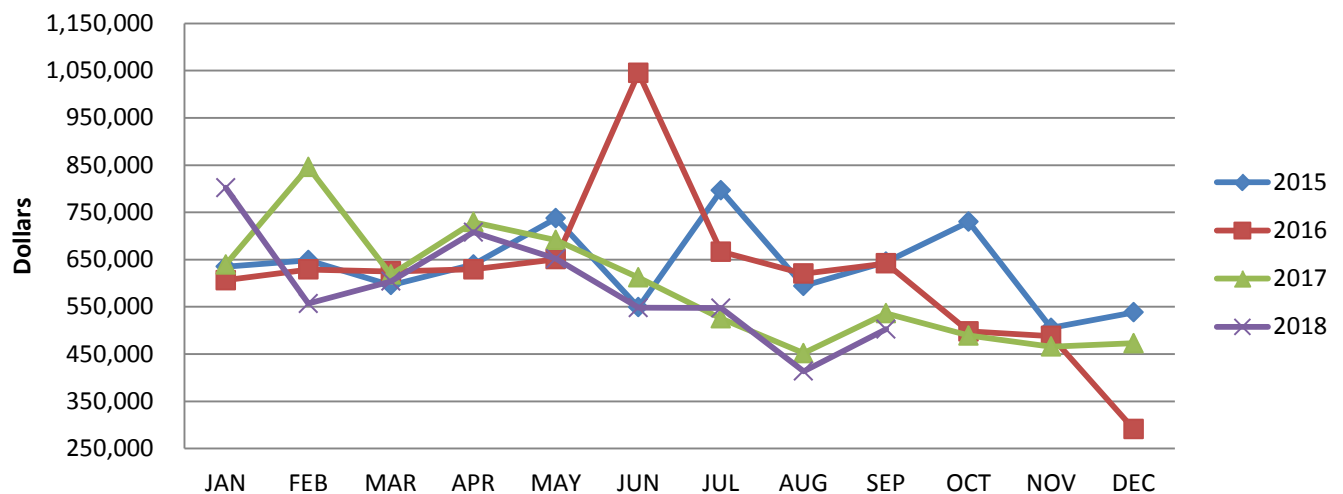
NET ASSETS



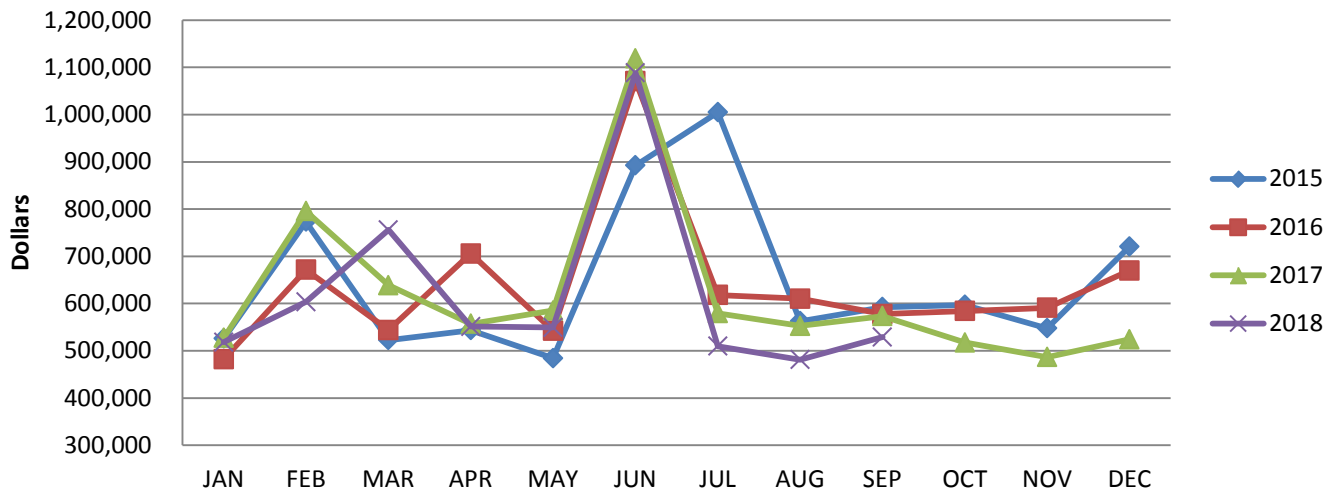
DUES



TOTAL REVENUE



TOTAL EXPENSES





LEGISLATIVE

Chair: Nick Moriello
EC Liaison: Pat Griffey
Month: November 2018

- Janet and members of NAHU staff and members met with Seema Verma in late October and had a great conversation regarding 1332 waiver request guidance, and in particular surrounding reinsurance.
- Janet and members of NAHU staff met with Brian Blaze from the National Economic Council at the White House regarding short term duration plans, association health plans, HRAs and the role of the agent, and efforts to tie more plans to HSAs
- We continue to prepare for Cap Con 2019, including opening registrations and preparing breakout sessions from several of our Leg Council Working Groups
- The Employer Working Group's 4 sub-committees remain hard at work on topics that are in our members' minds including:
 - AHPs
 - 125 non-discrimination
 - Surprise/balance billing
 - Electronic distribution
- The Long Term Care group is looking at model support that arose in the summer 2018
- The Medicare working group is approaching CMS regarding several groups that have disparaged agents and brokers and promulgated false information.
- The Cost Containment group is working on a series of infographics to share with our members on topics such as value based reimbursement programs to providers.
- The Individual working group has discussed observations regarding this Open Enrollment period for 2019, notably there is some increased participation by carriers into the market, rates haven't increased as dramatically as years past, compensation to agents has stabilized, and there has been a proliferation of ministry sharing types of plans as alternatives to ACA compliant fully insured plans
- In going through the Regional updates, most regions are discussing 1332 waivers, short term duration plans, and air ambulance/surprise billing legislation

Legislative Defense Fund Application and Checklist



National Association of Health Underwriters *Legislative Defense Fund Application*

The National Association of Health Underwriters' Legislative Defense Fund (LDF) provides our state and local chapters with financial assistance in emergency state legislative or regulatory situations. LDF monies can be disbursed to chapters in the form of a grant, an interest-free loan or combination thereof. LDF grants to chapters generally do not exceed \$10,000, and grants in larger amounts must be approved by a 75% vote of NAHU's Board of Trustees (BOT).

This application is to be completed by the NAHU chapter that is applying for funds in cooperation with the NAHU state affairs director for your region and your regional legislative chair. A completed application must be approved by a 2/3 vote of the state chapter's board if the state chapter making the application has a functional board in place. Completed application must include documentation of the state board's approval as well as copies of the chapter's most recent financial statements and balance sheet. Please refer to the LDF check-list for a full list of the steps and documentation required for an LDF application to receive consideration.

Chapters should submit completed applications to NAHU's State Government Affairs Department, the appropriate NAHU Regional Legislative Chair and the appropriate NAHU Regional Vice President. Contact information for all of these individuals is included on the final page of this application. Once submitted, this application will be reviewed by the NAHU staff and the appropriate Regional Legislative Chair, and then submitted to NAHU's Legislative Management Team and BOT for approval. Please note that the approval process for a LDF application can take several weeks, as the NAHU BOT meets monthly, generally on the on the second Monday of each month. However, we recognize that in certain cases, an expedited review may be necessary. If it is deemed necessary, the NAHU LMT will perform an expedited review within seven business days of the receipt of the completed application.

Following NAHU's review of the LDF application, the NAHU Legislative Council Chairman and or the Regional Vice President will work with NAHU staff to contact the chapter to inform them of NAHU's decision and discuss the terms of the disbursement, if any.

If your chapter would like to request an expedited LDF application review, or if you have any questions about the process, please contact the NAHU staff member assigned to your state.

Total amount of funds being requested: \$ 10,000

Name of NAHU Chapter Requesting Funds: Florida Association of Health Underwriters

Contact Person: Carol Taylor

(Note: The contact person listed should be available and prepared to answer any possible questions about the application that may be posed by members of the NAHU BOT, NAHU Staff, or the NAHU Legislative Management Team.)

Phone Number: (904) 545-4024

E-Mail Address: carol@kirbyemployeebenefits.com

NATURE OF THE ISSUE – SECTION I

1) Please provide an overall description of the current issue requiring immediate action:

Florida's individual marketplace has continued to see significant premium increases and subsequent enrollment decreases which has led to instability. We are currently seeking a Section 1332 State Relief and Empowerment waiver to stave off potential collapse of the faltering marketplace by setting up a reinsurance program.

2) Please explain the specific purpose(s) for which the specified funds are requested:

Funds will be used towards a lobbying effort to educate the state legislature and Division of Insurance on the importance of approving and completing an application for a reinsurance waiver. In addition, money will be used to fund an economic and actuarial analysis as required by the application.

3) Please provide a timeline for utilizing the specified funds (Please be specific):

Funds will be spent throughout the 2019 legislative session, with plans to have the legislature or DFS/OIR approve steps to move forward with an application by the end of the session.

4) Please explain the current status of this issue:

The Florida legislature has not had any activity related to a 1332 waiver, most likely because of the guardrails and stringent rules regarding the application process. The FAHU legislative team will be working on grassroots advocacy leading up to the 2019 session to increase interest in applying for a waiver in light of newly released guidance from CMS that will make it easier for states to apply for a state relief and empowerment waiver.

5) Please list the actions that have been taken to date:

FAHU Legislative Team has had several meetings to discuss and devise strategies in regards to a 1332 waiver. Research has been done on other states' 2017-2018 approved waivers to get an idea of what type of reinsurance program would be most beneficial for the state of Florida.

- 6) Have you affiliated with any other group on this particular matter?
(For example, insurance carriers, the Chamber of Commerce, coalitions, etc.)

If the answer is yes, please name the group(s) and person(s) with whom contact has been made. In addition, please explain the nature of the affiliation:

As of this date, we have not affiliated with other groups, however, we believe that several will join us in this effort. We have several FAHU members that are on committees with their respective Chambers of Commerce that may prove to be beneficial. We have started to identify those centers of influence in anticipation of the project gearing up. We also anticipate that the FL chapter of NAIFA and the Big I will join us in this project, however FAHU will be the lead on it, due to our stronger membership.

- 7) Please list the groups who currently support the position you have taken on this particular issue:

We believe the Chambers of Commerce will be supportive of this endeavor, as well as several of the insurance carriers in the individual market.

- 8) Please list the group(s) who are currently opposed to your position:

At this time, we have not identified any opposed parties.

- 9) Have you previously worked with legislators and/or regulators regarding this issue?

Yes

If the answer is yes, please list the legislators and/or regulators with their affiliation. If you have previously worked with legislators and/or regulators, what were the results? Were they receptive to your position? Were the legislators and/or regulators and staff easily accessible?

There are currently two members of the Florida legislature who are FAHU members and are very receptive to our position regarding the need for a reinsurance program in Florida. In addition, we have contacts with the previous structure of the Florida high risk pool as well as the Florida OIR which is in favor of a reinsurance program, but has been met with barriers in the state legislature.

10) Have you approached the NAHU Government Affairs department for assistance on this issue?

Yes, we have been working with Vice President of Government Affairs, Marcy Buckner.

If the answer is yes, please describe the results:

Marcy has sent information on the Legislative Defense Fund and has offered guidance and information on Section 1332 waivers.

11) Have you or anyone in your chapter been in contact with or utilized the media concerning this issue?

No, not at this time, but we do plan on utilizing this as needed.

If the answer is yes, please describe the nature of the contact and the results:

12) If your request is intended to affect or oppose specific bills or legislative initiatives, please explain, with as much detail as possible, what the effect will be on your marketplace if you fail.

ACTION PLAN – SECTION II

1) Please provide a detailed accounting of how the chapter would spend the requested LDF funds (i.e., \$500 for brochure printing or \$3000 lobbyist fees):

An itemized budget is still being developed but will include funding for

- **Printed materials to lobby and educate legislature/Division of Insurance.**
- **An actuarial study to detail the effects a waiver request could have on the state.**
- **Grassroots communications**
- **Lobbying fees**

2) Please supply a descriptive timeline outlining the steps to achieve the goal. Please also include a list of intended projects and estimated costs:

- **November/December**

- **Meet with Division of Insurance to discuss their support of legislation to request a 1332 waiver in the near term.**
- **Determine lobbying approach for members of the state legislature**
- **Reach out to FAHU members for initial education about supporting 1332 waiver legislation**
- **December-February**
 - **Identify and work with an Actuarial firm to develop an analysis towards the beginning of 2019.**
- **January-February**
 - **Identify ideal sponsors of 1332 waiver legislation**
 - **Pre-file 1332 legislation**
 - **Use the 1332 legislation as the main talking point for our Day on the Hill, which is being held during the committee week of the FL Legislature (February 4th and 5th)**
- **March - May**
 - **Educate state representatives when Florida's 60-day legislative session begins on March 5, 2019 with the ultimate goal of getting state-enabling legislation for the submission of a 1332 waiver passed.**

3) Please provide the NAHU Government Affairs department with a list of individuals who will be working on this particular project, including your lobbyist, if applicable:

<u>Name and Title</u>	<u>Duties for this project</u>	<u>Time required</u>
1. Rhett O'Doski, McGuireWoods Consulting, LLC	Lobbyist	80 hours
2. Carol Taylor, FAHU Leg Chair	Sub-committee/grassroots	120 hours
3. Ashley Kapostins, FAHU Vice Leg Chair	Sub-committee/grassroots	120 hours
3. Neal Murray, FL Broward Leg Chair	Grassroots efforts	15 hours
4. Brian Burch, FL Capital Leg Chair	Sub-committee/grassroots	40 hours
5. Terry Singleton, FL Central Leg Chair	Grassroots efforts	15 hours
6. Gary Nabors, FL Miami-Dade Leg Chair	Grassroots efforts	15 hours
7. Suann Southwick, FL Gulf Coast Leg Chair	Grassroots efforts	15 hours
8. Stephen Blackford, FL Jacksonville Leg Chair	Sub-committee/grassroots	30 hours
9. Richard Dighton, FL Palm Beach Leg Chair	Grassroots efforts	15 hours
10. Matt Dinkel, FL Southwest Leg Chair	Sub-committee/grassroots	40 hours
11. Kelly Davis, FL Tampa Bay Leg Chair	Grassroots efforts	15 hours
12. Dave Sherrill, FAHU Exec Director	Sub-committee/printing/other	120 hours

4) Have any professional lobbyists been employed for this particular project?

Yes

If the answer is yes, how much time has the lobbyist(s) spent on this issue:

The lobbyist has spent about 2 hours on the issue thus far, but will of course be more involved as the project is pursued.

May the NAHU Government Affairs department contact your lobbyist directly?

Yes

If the answer is yes, please include his/her contact information:

Rhett O'Doski, McGuireWoods Consulting, LLC
RODoski@mwcllc.com
850.727.5000

5) Please describe the alternate solutions you and your chapter are considering for this issue:

Alternate solutions are to support legislation that would allow the governor or department of insurance to be able to approve a 1332 waiver without going through the state legislature. However, given the politics in the state this is far less likely than working with the state legislature to approve legislation for an application.

6) Please describe the role you anticipate the NAHU staff will take on this project:

Assist in identifying other state applications and experiences in applying for 1332 waivers to find best practices for Florida legislation and ultimately a 1332 waiver.

APPLICANT INFORMATION – SECTION III

1) Please list the costs incurred to date on this particular issue (Please be specific):

We have not incurred any direct costs, just time.

2) Please list the chapter funds that are available for this particular project. Please categorize the nature of the chapter funds that are available, and for supporting documentation, please attach a copy of the chapter's most recent financial statement.

FAHU's budget does not include any additional funds for such projects. This will require far more time for our lobbyist than is already funded in the FAHU contract, which is why we are reaching out for support through a LDF.

3) Has the chapter raised its dues in order to obtain financing for this project? If the answer is no, please explain why not.

No. We feel this project is short-term and does not warrant a dues increase.

4) Have you obtained contribution commitments for this project from any other group(s) and/or person(s) (i.e., coalition partners)?

No, not at this time but reach out will be assessed by the sub-committee soon.

If the answer is yes, please name the group(s) and/or person(s) and the amount received/committed:

<u>Name of Group and/or Person</u>	<u>\$ Amount Received/Committed</u>
1.	
2.	
3.	

4) Have you engaged in other fund-raising efforts for this project (i.e., golf outing, other fundraiser)?

Not at this time.

If the answer is yes, please describe the results:

The NAHU BOT may make LDF monies available to NAHU chapters in the form of a grant or an interest-free loan. Also, the NAHU BOT will require all LDF grant and/or loan recipients to provide the association with written monthly progress reports regarding the legislative effort for which LDF funds are provided. If your application is approved by the NAHU BOT, you will be contacted by NAHU legislative staff and/or our Regional Vice President and the NAHU Legislative Council Chair to discuss disbursement terms.

The NAHU BOT generally meets on the third Monday of every month at 4:00pm EST, and will consider applications during those meetings. If your chapter needs an expedited review, contact the NAHU staff person assigned to your region and we will arrange for the NAHU Legislative Management Team to review your application within seven business days. Please refer to the NAHU LDF check-list when completing you application and send copies of your completed submission and all required documentation to the individuals listed as contact people for your region.

Region	Regional Vice President	NAHU State Affairs Director
Region 1	Michael Grinnell - Corporate Plans, Inc. 109 Twin Oaks Drive Syracuse, NY 13206 Phone: (315) 225-7895 Email: mgrinnell@cpibr.com	Husni Abdelaziz
Region 2	Erica Hain Keystone Insurers Group 1995 Point Township Drive Northumberland, PA 17857 Phone: (570) 473-1356 Email: ehain@keystoneinsgrp.com	Husni Abdelaziz
Region 3	Michael Deagle - BenAxis, Inc. 935 National Parkway, Ste 93550 Schaumburg, IL 60173 Phone: (847) 240-2537 Email: mdeagle@benaxisinc.com	Husni Abdelaziz
Region 4	Alycia Reidl Wills Towers Watson 8400 Normandale Lake #1700 Bloomington, MN 55437 Phone: (763) 302-7187 Email: Alycia.riedl@willistowerswatson.com	Husni Abdelaziz
Region 5	Paige Phillips AWM, Inc. 10 Inverness Center Pkwy Birmingham, AL 35242 Phone: (205) 995-4467 Email: paige@awm.cc	Marcy Buckner
Region 6	Edward Oleksiak Holmes Murphy 12712 Park Central Drive #100 Dallas, TX 75251 Phone: (214) 265-6328 Email: eoleksiak@holmesmurphy.com	Marcy Buckner
Region 7	Ray Magnuson Magnuson Associates 4337 East 5 th Street Tuscon, AZ 85711 Phone: (520) 760-6048 Email: ray@magnusonassociates.com	Husni Abdelaziz
Region 8	Patrick Burns Burns Employee Benefits 5653 Maxwelton Road Oakland, CA Phone: (510) 652-7609 Email: Patrick@burnsemployeebenefits.com	Marcy Buckner

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National Association of Health Underwriters

Legislative Defense Fund Application Process Checklist

☐ Application and Supporting Materials

- Is this application for funds to cover an unanticipated and urgent legislative event? Yes, due to regulatory changes
- Did you contact the appropriate NAHU Director of State Affairs and your Regional Legislative Chair for assistance in filling out this application? (NAHU Director of State affairs will, after review, submit to the Legislative Management Team) Yes
- Is complete contact information included for the main chapter representative requesting funds? Yes
- Did you answer each question on the application thoroughly and completely? To the best of our ability, yes.
- Did you carefully consider the amount of LDF monies requested? (Grants in excess of \$10,000 are only awarded in extreme circumstances and require a 75% vote of the NAHU's Board of Trustees) Yes
- Did you provide a detailed breakdown of exactly how legislative defense funds, if awarded, would be used? We are still working out the budget on it, but that is listed in the application
- Did you provide a detailed accounting of anticipated costs? We are still working on the budget on it, but that is listed in the application
- Did you detail what chapter funds have been used to date and chapter fundraising efforts? Yes

- ☐ Did you include your chapter's most recent financial statements including your balance sheet (indicating any chapter cash reserves) for NAHU's review? Yes

- ☐ Did you attach board minutes or other documentation of board approval? Yes

- Was the content of this application approved by a two-thirds majority of your state chapter board? Yes

Submission Process

- Did you submit copies of your application to the following individuals? Yes
 - NAHU Director of State Affairs for your region
 - NAHU Regional Legislative Chair
 - NAHU Regional Vice President
- Do you need LDF monies immediately and require an expedited review of your application? (Non-expedited reviews can take up to one month) Preferably, yes
- Will the main chapter contact be available to answer questions from the NAHU legislative staff, Regional Legislative Chair or NAHU BOT if more information is deemed necessary? **Yes**

Submitted by: Carol Taylor

Chapter and Position: FAHU Legislative Chair

Date: 10/29/18

Please attach this document to your completed LDF application and include it with your submission.

FAHU Email Motion 11/2/2018

16 yays, 1 no, 3 no response as of 2:39pm on 11/5/18

Motion made by Carol Taylor: Please accept this email as a motion to bring the attached Legislative Defense Fund Application before the FAHU Board of Directors for a vote. As stated in the application, we will need a 2/3 vote of approval by the Board in order to proceed with this process.

Seconded by Debbie Hediger

Artie Hoffman – Yay

Debbie Hediger – Yay

Matthew Dinkel – Yay

Tonda Lawson –

Susan Ritter –

Steve Israel – Yay

Ken Stevenson – Yay

Michele Malooley – Yay

Carol Taylor - Yay

Steve Blackford – Yay

Michael Teller – Yay

Mike Tauber – Yay

Jeff Williams – Yay

Lynn Blank – Yay

Fran Lane – Yay

Angela Mlynarski – Yay

Doug Jacobs – No

Alexis DeLuca – Yay

Patty Wright – Yay

Nicole Schall –

Florida Association of Health Underwriters

PROFIT AND LOSS

September 1 - November 5, 2018

	TOTAL
Income	
Day on the Hill	2,465.00
Membership Dues	10,598.04
Symposium Income	12,124.35
Total Income	\$25,187.39
GROSS PROFIT	\$25,187.39
Expenses	
Bank Charges	114.11
Board Meetings	2,977.93
Day on the Hill Expense	106.15
Executive Director	3,650.00
Lobbyist Fees	6,375.00
Membership Expense	5.40
Office Expenses	15.00
Symposium Expenses	54,263.13
Website	1,400.00
Total Expenses	\$68,906.72
NET OPERATING INCOME	\$ -43,719.33
Other Income	
Interest Earned	67.70
Total Other Income	\$67.70
NET OTHER INCOME	\$67.70
NET INCOME	\$ -43,651.63

Florida Association of Health Underwriters

BALANCE SHEET

As of November 5, 2018

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
TD Checking	586.74
TD Money Market	26,750.00
Wachovia	0.00
Total Bank Accounts	\$27,336.74
Accounts Receivable	
Accounts Receivable	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Uncategorized Asset	0.00
Undeposited Funds	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$27,336.74
TOTAL ASSETS	\$27,336.74
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Loan Payable	10,000.00
Polk County Education Fund	0.00
Total Other Current Liabilities	\$10,000.00
Total Current Liabilities	\$10,000.00
Total Liabilities	\$10,000.00
Equity	
Opening Balance Equity	43,889.47
Retained Earnings	17,098.90
Net Income	-43,651.63
Total Equity	\$17,336.74
TOTAL LIABILITIES AND EQUITY	\$27,336.74



MEMBERSHIP

Chair: Michelle Howard

EC Liaison: Eugene Starks

Month: November

- President's Triple Crown challenge
 - 61 members qualified from July through August – will update after I receive the Oct report on Nov. 15th.
 - BOT qualified as of the September report except – Kelly Fristoe, Michael Grinnell, Ray Magnuson, Dane Rianhard, Alycia Riedl
- Council calls
 - All regions were represented on the October call
 - RVPS - we need retention chairs for Regions 1 & 3
- RVP – monthly membership communication
 - Communicated membership updates on September numbers and Triple crown status
 - Regions 3, 6 and 7 gained membership for September
 - Alabama, Arkansas, Kentucky and Michigan state chapters gained membership in September
 - Focus needs to be on growth and retention improvement, not on winning gains contest
- Discussed membership focus with MMT
 - Afinity program lists – waiting on an updated list to use for recruiting
 - Agency Membership – finalizing details
 - Mechanics for chapters– strategic planning, training, recruitment and retention activities, retention – Kevin has developed a template – presented to council
- September official membership numbers were communicated to the board and council in October. They are posted to the website.
 - We lost 28 members in September from August. We are still below the May numbers which are used as the beginning numbers in the gains contest.
 - Retention is on the rise, for September it is 81.71% (last month it was 81.58%).
 - Region 3 is leading the gains.
 - I am leading the recruiter of the year contest
- Opportunities for October
 - Billed not paid list.
 - Developing membership value topics for video clips for November and December

Professional Development Committee Report for November 19, 2018

Kelly Pastore, Region VIII chair came up with a survey to send out to all regional chapter officers. Great idea. Very interesting and somewhat disheartening feedback. We'll be sharing some highlights and low points once all Regions have been surveyed and compiled. Here is the survey.

Dear Chapter Officers,

Hope this email finds you all well!

Let me introduce myself, I am your National Professional Development Chair. I am sending an email out to all of you to ask you a few things.

1. Who is your Professional Development chair on your board? If you would kindly reply with their name and contact information, I would be thankful! We have a database that is not quite loaded with all chairs yet.

2. Feedback on how your chapter is handling Professional Development. (Please be candid)

3. How familiar are you with the NAHU certification programs available for your members?

4. Would you feel comfortable explaining and promoting these programs to your members?

5. Do you need help with ideas on how to effectively promote programs?

6. Have you taken any of the NAHU programs offered online or attended any programs in person? If so which ones?











7. If you have not taken part in the available certifications either yourself and/or your chapter please indicate the reason:

- * Cost for program*
- * Revenue share issues*
- * Time*
- * Material not relevant*
- * Confused on how to get started*
- * Other: Please explain*

This information is crucial to NAHU and is needed for us to continue to improve out Professional Development.












Other business: Convention planning is underway. Discussions have been had with Janet and Kathleen to clear the way for a reimagined education day in San Diego. Stay tuned for more exciting news. I was going to share the layout, but we have a few more tweaks before doing so. There is a lot of collaboration going on.

Respectfully submitted, Karen

THESE BENEFITS ASSUME 75% OF AGENCY'S ELIGIBLE BENEFITS STAFF ARE NAHU MEMBERS	BENEFITS AGENCY MEMBERSHIP MODEL				
	Categories based on number of Benefit Agents, Account Managers, Client-serving Team Members in Agency				
	3-9	10-20	21-50	51-100	101 or more
NAHU Membership					NAHU CORPORATE MEMBERSHIP PROGRAM
List Bill from NAHU	Yes	Yes	Yes	Yes	
Credits toward Professional Certification for agency employees*	\$270	\$540	\$1,080 - \$2,160 (range based # within agency)	\$2,700 - \$4,320 (range based # within agency)	
"Value of Ethics" Course (\$179 per participant value)	Once every two years	Once every two years	Once every two years	Once every two years	
HIPAA Compliance Course** (\$179 per participant value)	A la carte agency bill Discount if 100%	A la carte agency bill Discount if 100%	Included (100%)	Included (100%)	
Agency Member Exclusive Webinars (staff focused)	No	 Up to four per year	 Up to four per year	 Up to four per year	
Dedicated Online Community based on agency size	Yes	Yes	Yes	Yes	
Annual Convention Registrations** (Saves \$555 per registrant)	A la carte agency bill Discount if 100%	 1	 3	 5	
Capitol Conference Registrations (saves \$53.5-\$107 per registrant)	10% Discount	10% Discount 20% Discount first-timers	10% Discount 20% Discount first-timers	10% Discount 20% Discount first-timers	
Webinar for Agency & Clients/Prospects	No	No	Once per year	Once per year co-branded	
Dues Discount	None	3% Discount	5% Discount	10% Discount	

* Online Learning Institute "credit" shall be at the percentage based on staff ratio to members (e.g. \$400 credit but 75% membership equals \$300 OLI credit)

** Assumes that Agency is at 100% of staff ratio to NAHU members

THESE BENEFITS ASSUME 75% OF AGENCY'S BENEFITS STAFF ARE NAHU MEMBERS	BENEFITS AGENCY MEMBERSHIP MODEL				
	Categories based on number of Benefit Agents, Account Managers, Client-serving Team Members in Agency				
	3-9	10-20	21-50	51-100	101 or more
NAHU Membership					
List Bill from NAHU	Yes	Yes	Yes	Yes	
Credits toward Professional Certification for agency employees*	\$270	\$540	\$1,080 - \$2,160 (range based # within agency)	\$2,700 - \$4,320 (range based # within agency)	
"Value of Ethics" Course (\$179 per participant value)	Once every two years	Once every two years	Once every two years	Once every two years	
HIPAA Compliance Course** (\$179 per participant value)	A la carte agency bill Discount if 100%	A la carte agency bill Discount if 100%	Included (100%)	Included (100%)	
Agency Member Exclusive Webinars (staff focused)	No	 Up to four per year	 Up to four per year	 Up to four per year	
Dedicated Online Community based on agency size	Yes	Yes	Yes	Yes	
Annual Convention Registrations**	A la carte agency bill Discount if 100%	 1	 3	 5	
Capitol Conference Registrations	10% Discount	10% Discount 20% Discount first-timers	10% Discount 20% Discount first-timers	10% Discount 20% Discount first-timers	
Webinar for Agency & Clients/Prospects	No	No	Once per year	Once per year co-branded	
Dues Discount	None	3% Discount	5% Discount	10% Discount	



* Online Learning Institute "credit" value is \$400 but 75% membership equals \$300 credit
 ** Assumes that Agency is at 100% of staff are NAHU members



Marketing Timeline for Agency Membership Model Program

Date	Action
November 29, 2018	Mention on monthly President's call – broad strokes no details
January 24, 2019	Discuss with more detail on President's call
February 24, 2019	Discuss in detail at Leadership meeting
February 27, 2019	Discuss in detail at Town Hall meeting
March 5, 2019	Article in President's perspective
March 10, 2019	Create online application
March 20, 2019	All member email, banner on website, new campaign logo WTB (What's the Benefit) info
March 25, 2019	Send form requesting eligibility information on groups 3-9 already on list bill
April 1, 2019	Start calls to 3-9 list bills, wrap and article in ABS
April 10, 2019	All member video, emails to non-members in certification courses
April 20, 2019	Send requesting eligibility information to groups 10-20 already on list bill
May 1, 2019	Calls to 10-20 list bills, ABS promotion with new wrap and logo also flyer in ABS, calls to non-members in certification courses
May 20, 2019	Begin social media campaign (through convention)
June 1, 2019	Town hall prep email with report outlining the program and progress to date and reminder that effective date will be July 1 and this is informational only and will not require a House of Delegates vote. (We will also include Benchmark info)
Convention	Flyers, signs and promotional material everywhere, buttons – Ask me About Agency Membership

Frequently asked Questions about the Agency Membership Model

I see that the benefits under the Agency Membership Model are based on the size of the agency. How do I calculate agency size?

Benefits are based on the number of *eligible* agency members. *Eligible* agency members are producers who do benefits, Medicare or other health related products, as well as account managers and compliance professionals who are on staff and work with clients. It would not include a person whose job was strictly life insurance or someone who was strictly P & C. In order to receive the benefits available under this program, 75% of eligible agency members must be members of NAHU.

What if 75% of our eligible staff are not members of NAHU?

We welcome anyone in or related to our industry to join us as members of NAHU. However, the extra benefits that come with participation in the Agency Membership Model program are only available with a minimum of 75% of eligible staff participating as members of NAHU.

What is a list bill and what are the benefits of having our agency's membership dues paid this way?

People who participate in the Agency Membership Model will have membership dues billed on a list bill. There are several advantages to a list bill. First, the list bill allows us to apply a dues discount if your agency is an eligible group size. Second, with a list bill, the agency "owns" the membership slot, and membership for the covered person stops if they leave agency employment, allowing you to replace them on the list bill with another eligible person. This ensures that agency staff associates the outstanding benefits of NAHU with being a part of your agency.

Can we have a list bill if we are not participating in the Agency Membership Model program or if we have fewer than 75% of eligible staff as members of NAHU?

Yes, an agency, carrier or other industry partner can have a list bill with at least 3 participants on the bill and enjoy the benefits of a list bill but would not be eligible for other Agency Membership Model benefits without having 75% of eligible staff as members of NAHU.

How will I be able to take advantage of the complimentary Professional Certification dollars?

Member agencies who participate in the Agency Membership Model will receive NAHU bonus dollars to be used towards NAHU Certification course offerings. Additionally, course offerings in excess of the allotted bonus dollars will be available at a discounted price. This is one of the most important benefits from the Agency Membership Model and could be a significant source of savings in agency training costs.

How will we be able to take advantage of the free Ethics course?

The 3-credit hour course is approved for continuing education in all 50 states and is available online for any NAHU member of your agency each two year period. You will receive a code based on the number of people from your agency who are participating members in the program that will allow each eligible person to access the course.

What about the HIPAA Compliance Course – what is that and how can I access it?

The NAHU HIPAA Compliance course is designed to prepare members to comply with all of the privacy requirements that apply to brokers and agencies who are handling PHI. Agencies that participate in the Agency Membership model will receive the course at a reduced cost or in some cases at no cost depending on the size of the agency. Member agencies will receive a code that will allow participating members to access the course.

What are Agency Member Exclusive Webinars?

These webinars are designed for agencies in your size category to provide information targeted to issues you are dealing with every day. Subjects could be compliance related, political updates, or other important information that will help you better serve your clients.

What is a dedicated online community and how can it benefit me and my agency?

Each of the people in your agency who are participating in the program will be given access to an online forum where you can exchange ideas about running your business and other key discussion areas with other members from other agencies in your size category. The site meets all security requirements and has enhanced functionality over prior systems NAHU has hosted in the past.

Can you explain why I might want to send my staff to annual convention?

There are many benefits associated with annual convention and different people may gravitate to one area or another. In addition to our outstanding general session speakers, we have a full day of high-level education programming, *Vision Speak* which features “Ted Talk” style programming, top producer recognition events through our **LPRT** program and great networking opportunities. We believe this is a sound investment on your part, and depending on the size of your agency, we are willing to assist with the cost by helping with the cost of meeting registrations. Annual convention is located in different geographic areas of the country each year to make it more easily accessible to more NAHU members.

Why are the benefits for attending Capitol Conference different than annual convention?

Our annual Capitol Conference in Washington, DC is our most popular event and we often fill to capacity. We want to give people who are participating in our Agency Membership program an early opportunity to register and a break on the registration cost. Most people who attend this event give the highest ratings to our speakers and the opportunity to be on Capitol Hill and make a difference in their industry.

What is the benefit of the webinar for our clients and prospects?

Depending on your agency size, we can offer the availability of a special webinar designed specifically for your select clients and prospects. This is typically a Washington Update but could also be something related to a specific compliance area. We have been doing these special webinars for very large agencies for a number of years with great success and are now able to make them available to smaller agencies who participate in the Agency Membership Model program.

2022 Annual Convention – Austin, TX
(June 25-28 for both hotels)

	<u>Marriott Austin</u>	<u>Hilton Austin</u>
Room Rate	\$199*	\$249
Per Room Rebate to Master	\$5.00 per room night (Potential \$8,000 credit to Master Acct)	None
Staff Room Rate	Ten at \$99.50	Five at \$174
Food & Beverage Minimum	\$120,000	\$200,000
Comp 1-bedroom Presidential Suite	One	One
Upgrades to one-bedroom suites	Ten	Five
Upgrades to Concierge Level	Ten	Eleven
Comp. Arrival amenity	Eleven	Seven
Rounds-trip Airport Transfers	Three	Two
Internet discount	10% with in-house provider	20% with any provider



NAHU Executive Committee Meeting

Tuesday, December 10th, 2018

Meeting called to order at 4:00 P.M. EDT by NAHU President Rusty Rice.

NAHU'S VISION STATEMENT

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

Call to Order and Reading of Antitrust Statement

Rusty Rice, without objection, waived the reading the antitrust statement.

Roll Call (*Kelly Fristoe*)

Attendees:

President Rusty Rice
President Elect Pat Griffey
Vice President Dane Rianhard
Treasurer Eugene Starks

Secretary Kelly Fristoe
Immediate Past President Mike Embry
NAHU Executive VP & CEO Janet Trautwein
Jennifer Murphy CFO

Absent: Jennifer Murphy

Staff:

Brooke Willson

Guests:

NONE

Agenda: Approval of Agenda

Motion made by Kelly Fristoe
Second by Pat Griffey
Motion passed

CEO Report (*Janet Trautwein*)

Everyone is at the end of the year and we may notice that staff is taking their unused vacation time off.

We've had positive results with some of the new things where we are pushing for membership.

There are some exciting new things that Janet and the Professional Committee is working on for the convention.

Feedback from RVP's on their Strategic Discussion (*Rusty Rice*)

They would like to have an attendance report for all committee members that attend the committee calls. That way, they know who's doing the work.

They would like to know about all items that are going to be rolling out. For example, Agency Dues Model, NAHU TV, etc.

They would like to know all that's going on as it relates to programs that the NAHU office is going to be pushing out to membership – membership contests, and other marketing programs/campaigns, etc.

They would like to know the Tools and Leadership information and where to find it.

They want to see a one-page goal sheet for each committee (purpose statement).

Open Discussion

NONE

President Rice adjourned the meeting at 4:35 P.M. EDT

***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.

Respectfully submitted,
Kelly Fristoe
NAHU Secretary



GOVERNANCE

Chair: David Smith
Board Liaison: Pat Griffey
Month: December 2018

Governance held its monthly call on December 6, 2018. Here is a summary of the work that the committee is which the committee is currently involved:

P&P on Outside Speakers

In response to a request to develop a clear policy and process for handling outside speakers and sponsors, the Governance Committee developed the “Outside Speakers” P&P which has been reviewed, discussed, and recommended for adoption by the Board of Trustees.

P&P Revision

The committee revised the P&P on Travel & Entertainment Policy for NAHU Volunteer Leaders to reflect corrected language related to mileage reimbursements, and recommend this to be adopted by the Board of Trustees.

Restructuring Organization of NAHU P&P's

The committee reviewed the work thus far on the codification of the P&P's (can be reviewed on the Governance Committee DropBox site:

<https://www.dropbox.com/sh/2wstgu8o64w9dly/AACEwe9VCjevoc1QIEffkRbSa>) and should be finished in the next month or so.

Benchmarking for Reporting Back to Membership

The task force on this issue is about to begin and will work to address the expectations expressed during the House of Delegates in Kansas City this past June. The task force is being chaired by Mike Deagle and will include Beth Ashmore and David Smith from Governance.

Request to Draft new Policies and Procedures

From our discussion and review of the P&Ps during codification, the Governance Committee will work to produce draft P&Ps to address the following by the next Board of Trustees meeting:

- Speaking with One Voice
- Association Agreements (specifically the relationship with NAHU and its affiliates)
- Review of BOT Decision Process to address situations where there is conduct inconsistent with NAHU Bylaws and P&Ps

Respectfully submitted,

David C. Smith

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

Action	Notes
Make recommendations on improvements and additions to board training	Completed
Make recommendations on changes to P&Ps and policy procedures	

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

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

POLICY TITLE:	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, March 2018
APPROVED BY:	Board of Trustees
SUNSET DATE:	2021

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 NAHU.
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 not be charged directly to NAHU’s account unless specifically authorized by NAHU’s Chief Financial Officer.
 - 2. All airfare shall be, where feasible, purchased at least twenty-one (21) days in advance of the beginning of any scheduled meeting.
 - 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). Mileage requests need to be detailed, including to/from what city and number of miles. 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 – permitted for destinations within a single urban area only, and 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, except that up to \$50 per day in meal costs may be reimbursed if the volunteer leader does not incur any other expense for reimbursement for that day.
- 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.

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: Outside Speakers
CLASSIFICATION: Finance
POLICY NUMBER: xx-xx-x
DEPARTMENT COORDINATOR: Finance
MOTION:
DATE APPROVED: December xx, 2018
SUNSET: 2021

PURPOSE: To provide clear rules related to outside speakers participating in NAHU sponsored events and to highlight the importance of balancing sponsors and speakers with NAHU's overall interests to serve the broader interests of the Association.

POLICY:

- A. Any individual or organization for whom NAHU shall contract to provide speaking or other group meeting activities shall be subject to review, consideration and approval of the NAHU Executive Vice President/Chief Executive Officer or CFO/COO. Expenses for reimbursement and contract requirements shall be limited to the following:
1. Reimbursement for speaker expenses shall be consistent with existing policies and procedures related to travel by NAHU volunteer leaders. All such expenses shall be subject to the same rules as any other expense reimbursement, including copies of receipts and completion of NAHU expense reimbursement forms.
 2. No agreement for a speaker is permitted to pay for first class airfare, upgraded accommodations or extraordinary local travel or food expenses shall be signed without review by the NAHU Executive Vice President/Chief Executive Officer and subject to approval by the NAHU Board of Trustees. All agreements subject to this Policy shall be reviewed and signed by the NAHU EVP/CEO or CFO/COO.
 3. Compensation for all outside speakers subject to this Policy shall be subject to the review and approval of the NAHU Executive Vice President/Chief Executive Officer, except that any expense that exceeds \$10,000 shall be subject to the review and approval of with other applicable NAHU Policies ~~the NAHU Board of Trustees~~.
 4. No agreement may permit NAHU to pay for books, promotional material or other items which the speaker may offer for sale or otherwise, ~~nor shall permit~~ the payment of shipping expenses associated with the same.
 5. All speaker and sponsor cContracts between a speaker or their representative entity or a sponsor and NAHU must be approved by staff before it is discussed or shown to a speaker and/or sponsor.
- B. Speaker fees shall not be paid to members of the NAHU Board of Trustees or other volunteer leaders for any NAHU sponsored event.

PROCEDURE(S): NAHU Staff, specifically the NAHU Executive Vice President/Chief Executive Officer or as delegated d to another ~~of~~ staff person, shall take the lead in all discussions and negotiations with speakers at NAHU sponsored events to ensure compliance with this P&P and to avoid potential conflicts with other speakers and/or sponsors.

FINANCIAL IMPACT: Minimal; possible accounting expenses for review by auditor.



LPRT

Chair: Michael Gomes
EC Liaison: Kelly Fristoe
Month: December

As previously communicated, we cancelled our November committee meeting to give our members some relief during their 4th quarter renewal activities.

We have been working behind the scenes on the three events that we will be holding between now and annual convention:

- Capitol Conference: We are pulling together with the help of Tiffany Stiller from BenefitMall a carrier panel discussion on Association Health Plans. This is a timely topic and one that our members are very interested in. Hearing the carrier viewpoint in a panel setting should be very informative and engaging. We will host this 90-minute session on Monday afternoon.
- Annual Convention: We have made a lot of progress on this after coordinating with Professional Development. After Karen and I met, we also made significant changes compared to last year's luncheon program.
 - Since Professional Development will be hosting a luncheon, I opted not to compete for our members time by requiring them to make a choice as to which luncheon to attend.
 - Instead (and because it's easier to do on the west coast with the time difference for most attendees), we will be hosting a breakfast for LPRT Golden and Soaring Eagles. This will be an invitation only event.
 - For our program, we will have each of the days speakers that Professional Development is using to speak to our group before their day starts to give us an in-depth preview of their presentations.
 - As for all of the events we like to host, we must drive value for LPRT by providing content and access that other non-LPRT members can't get.
- Annual LPRT Event: We are planning a dinner cruise and are finalizing details over the next few weeks.

Meanwhile, we continue to update all of our print and online materials including the online membership application to reference changes we have made. I am writing an article for ABS on these changes to coincide with our membership push.



MEDIA RELATIONS

Chair: Meg McComb
EC Liaison: Pat Griffey
Month: December 2018

Media Relations Committee is hosting a Genius Bar at Capital Conference, on Monday night, February 25, to jumpstart our second Social Media Day on Tuesday, February 26. Details to follow!

Committee Call Attendance Information - Absences

Aug. 22

VACANT – Reg. 1
Rick Notter – Reg. 3
Chrissy Yelverton – Reg. 5

Sept. 26

Lee Nathans – Reg. 3
Rick Notter – Reg. 3
Chrissy Yelverton – Reg. 5
Danine Baca – Reg. 7

Oct. 24

Phil Boyle – Reg. 1
Rick Notter – Reg. 3
Chrissy Yelverton – Reg. 5
Emily Bremer – Reg. 6
Andy Pearson – Reg. 6

Nov. 28

Phil Boyle – Reg. 1
Deb Stocks – Reg. 2
Lee Nathans – Reg. 3
Chad Levis – Reg. 4
Chrissy Yelverton – Reg. 5
Andy Pearson – Reg. 6



NOMINATIONS COMMITTEE

Chair: Mike Embry
Vice Chair: Pat Griffey
Member: Art Jetter
Board Liaison: Mike Embry
Month: December 2019

There haven't been any nominations come forth to the committee for the 2019 – 2020 Board year as of yet.

A memo will be going out to all sitting BOT members in January reminding them of their requirement to secure nominations for positions before the cut off.

Sincerely,

Mike



VANGUARD COUNCIL

Chair: Crystal Hoffman
EC Liaison: Kelly Fristoe
Month: November 2018

11/5/18 – Participated in National Committee Chair conference call
11/12/18 – Conference call with Karen Kirkpatrick and Sue Wakamoto about convention
11/13/18 – Monthly Vanguard Council Committee Conference Call

Received 35 applications for Vanguard's Cap Con Scholarship!

The Wisconsin AHU board of trustees has voted and unanimously agreed to close the four local Wisconsin chapters: Fox Valley AHU, North Central Wisconsin AHU, South Central Wisconsin AHU, South Eastern Wisconsin AHU. These chapters have not had local leadership support since 2014 even after multiple attempts to recruit leadership.

The chapters' bank accounts were shared with the state chapter and there are no outstanding moneys.

This letter is a Resolution of Resignation declaring these chapters closed.

Signed by Grant Garson 2018 WAHU President (electronically) on 12/12/2018

Thanks,

Grant

Grant Garson, MBA
District Sales Manager
Colonial Life...The Benefits of Good Hard Work
245 Regency Ct., Suite 100, Brookfield, WI 53045
W 262-754-2122
F 262-641-0864
C 414-313-2123

"A small body of determined spirits fired by an unquenchable faith in their mission can alter the course of history."
Gandhi



LEGISLATIVE

Chair: Nick Moriello
EC Liaison: Pat Griffey
Month: December 2018

- With the HRA proposed rule, we are working on a comment letter to submit the week of 12/17
- Staff had a meeting with members of IRS/Treasury including 2 appointed members, and 2 career members in relation to the HRA proposed rule
- 1095 reporting was delayed until March
- CMS released concept waivers for states along with 4 examples:
 - Reinsurance
 - Account based subsidies
 - State premium subsidy assistance
 - Risk stabilization
- Applications are now being accepted for Legislative Achievement Awards with the deadline for submission being 1/10/19
- There were no healthcare related provisions in the legislative package to keep government operating, the March budget caps would be the next opportunity for a big package.
- Prescription drug pricing and Surprise Billing will likely continue to be popular discussions and possible legislation early in 2019
- It's important to attend Cap Con as this year will include many new members of Congress who need to hear from our members on our critical issues, and to build relationships with these new members highlighting NAHU's technical expertise as a resource
- During the Regional Liaison updates, it was shared that many of the regions had election recaps to determine where new relationships need to be formed, and where within the regions there may be a renewed desire to present single payer legislation.
- The Medicare Working Group noted an extension to the Annual Enrollment Period for any consumers who are in an area deemed a disaster recovery area by FEMA, and agents/brokers can assist those consumers with enrollments.
- The Association Health Plan subcommittee of the Employer Working Group is creating a breakout session for Cap Con.
- The Surprise Billing subcommittee of the Employer Working Group is working on a podcast and they are requesting stories from clients impacted by surprise billing.
- The Cost Containment Working Group is establishing an infographic for Reference Based Pricing



MEMBERSHIP

Chair: Michelle Howard
EC Liaison: Eugene Starks
Month: November

- **President's Triple Crown challenge**
 - 76 members qualified from July through October – (18.5% are from Michigan; 25% are from region 3)
 - BOT qualified as of the October report except – Kelly Fristoe, Michael Grinnell, Ray Magnuson, Dane Rianhard, Alycia Riedl
- **Council calls**
 - All regions except Region 2 were represented on the November call – Chairs are not getting much participation on their membership regional calls.
 - RVPS - we need retention chairs for Regions 1 & 3
- **RVP – monthly membership communication**
 - Communicated membership updates on October numbers and Triple crown status
 - Regions 2 and 7 gained membership for October
 - Massachusetts, New Jersey, Virginia, Alabama, Georgia, South Carolina, Tennessee, Missouri, Oklahoma, Arizona, Idaho, Montana, Oregon; state chapters gained membership in September
 - Focus needs to be on growth and retention improvement, not on winning gains contest
- **Discussed membership focus with MMT**
 - Afinity program lists – waiting on an updated list to use for recruiting
 - Agency Membership – finalizing details
 - Mechanics for chapters– strategic planning, training, recruitment and retention activities, retention – Kevin has developed a template – presented to council
 - First value video clip was emailed to membership. Kevin Trokey was the presenter.
- **October official membership numbers were communicated to the board and council. They are posted to the website.**
 - We lost 52 members in October from September. We are 457 members below the May Gains contest starting number.
 - Retention dropped from September. October – 81.57. September was 81.71%.
 - Region 3 is leading the gains.
 - I am leading the recruiter of the year contest
- **Opportunities for October**
 - Billed not paid list.

- **Developing membership value topics for video clips for November and December**



PERSONNEL COMMITTEE

Chair: Mike Embry

Board Liaison: Mike Embry

Month: December 2019

**Committee: Mike Embry
Rusty Rice
Pat Griffey
Dane Rienhardt
Ray Magnuson
Ed Oleksiak**

The committee had a call on December 10th to discuss the CEO evaluation. Evaluations were completed by all BOT members. The results will be compiled and provided to the BOT during Executive session on December 17th. Upon acceptance, the chair will schedule and hold the evaluation call with the CEO.

Sincerely,

Mike



MINUTES OF THE 2018 NAHU HOUSE OF DELEGATES

Minutes Tuesday, June 25, 2018 NAHU National Convention House of Delegates

1. The meeting was called to order by President Mike Embry at the Sheraton at Crown Center, Kansas City, Kansas, at 1:02 p.m. EDT.
2. Motion: (*Eugene Starks*) To adopt the Credentials Report. Adopted as follows:
 - Board of Trustees: 17
 - NAHU Past Presidents: 13
 - Delegates of State and Local Associations: 325
 - TOTAL VOTING STRENGTH: 355
3. President Embry declared a quorum established according to the bylaws.
4. Standing Rules
 - Motion (*Mike Embry*): To waive the reading of the standing rules of order.
 - Discussion: none
 - Status: Adopted
5. Standing Rules
 - Motion (*Mike Embry*): To adopt the proposed standing rules of order as printed.
 - Discussion: none
 - Status: Adopted
6. Agenda
 - Motion (*Mike Embry*): To adopt the proposed agenda.
 - Discussion: none
 - Status: Adopted
7. 2017 House of Delegates Minutes (*Eugene Starks*) The minutes of the 2017 HOD have been approved by the Board of Trustees.
8. Report of the Nomination Committee (*Jim Stenger*)
 - President-Elect – Pat Griffey
 - Vice President – Dane Rianhard
 - Treasurer – Eugene Starks
 - Secretary – Kelly Fristoe



MINUTES OF THE 2018 NAHU HOUSE OF DELEGATES

- Region 2 Vice President – Erica Hain
- Region 4 Vice President – Alycia Riedl
- Region 6 Vice President – Ed Oleksiak
- Region 8 Vice President – Jolene Bryant and Patrick Burns

There were no nominations from the floor.

8. Election for Region 8 Vice President Ballot #1

- Ballots were received and the polls were opened.
- When all who wished to vote had done so, Mike Embry declared the polls closed.
- Jolene Bryant appointed Terry Allard as her Observer.
- Patrick Burns appointed Stephanie Berger as his Observer.
- The Elections Committee retired to count the votes while the meeting continued.

9. 2018 Report of the Board of Trustees.

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

- Request for questions: None.

10. Report on Financials (*Dane Rianhard*)

NAHU

- Assets: \$ 3,096,997
- Liabilities: \$ 2,719,340
- Revenues: \$ 7,093,531
- Expenses: \$ 7,488,605
- Net Assets (Reserve Balance): \$377,657

EDUCATION FOUNDATION

- Assets: \$ 74,712
- Liabilities: \$ 12,691
- Revenues: \$ 27,871
- Expenses: \$ 107,085
- Net Assets (Reserve Balance): \$ 62,021

HUPAC

- Assets: \$ 463,597
- Liabilities: \$ 28,221
- Revenues: \$ 786,084
- Expenses: \$ 593,125
- Net Assets (Reserve Balance): \$ 435,376



MINUTES OF THE 2018 NAHU HOUSE OF DELEGATES

11. Proposed Dues Increase (2)

- Motion: (*Eugene Starks on behalf of the Board of Trustees*)
The Board of Trustees recommends a dues increase of \$60 in 2019. If adopted, the amended dues increase will become effective January 1, 2019.
- Status: The dues increase was adopted by a majority vote
- Motion (*Eugene Starks on behalf of the Board of Trustees*)
The Board of Trustees recommends a second dues increase of \$8 per year starting in 2020, and increasing \$8 annually thereafter. If adopted, the amended dues increase will become effective January 1, 2020, and each subsequent January 1 thereafter.
- Status: The second dues increase was adopted by a majority vote
- On behalf of the Board of Trustees the following proviso was adopted by majority vote:
The annual increase shall be subject to review by the House of Delegates every three years, based on benchmarks established by the NAHU Board of Trustees. These benchmarks shall be monitored by staff in the Finance Committee, and a report shall be provided to members at the Capitol Conference preceding the House of Delegates review

12. New Business

- Motion (*Ryan Dorigan, Orange County AHU president*) proposed the amendment of Article VI, Section 6. It currently reads:

Section 6. An association, after becoming a chartered member, may incorporate subject to the approval of the Board of Trustees, but only by the name designated in its charter: " Association of Health Underwriters." Associations may choose to use the suffix "America's Benefits Specialists", or "city/state Benefits Specialists". Associations shall agree, as a condition precedent to incorporation, that it will as an incorporated body abide by the Bylaws of NAHU then in force or thereafter adopted or amended from time to time.

Ryan proposes the following amendment:

ARTICLE VI, Section 6. An association, after becoming a chartered member, may incorporate subject to the approval of the Board of Trustees, ~~but only by the name designated in its charter:~~ " Association of Health Underwriters." Associations



MINUTES OF THE 2018 NAHU HOUSE OF DELEGATES

may choose to use the suffix "America's Benefits Specialists", or "city/state Benefits Specialists". Associations shall agree, as a condition precedent to incorporation, that it will as an incorporated body abide by the Bylaws of NAHU then in force or thereafter adopted or amended from time to time.

The president requested that Dorothy Demarest, PRP, should make the ruling on the proposed motion. Ms. Demarest stated that the NAHU Bylaws had specific rules for offering a bylaw amendment without pre-notice before the House of Delegates. These rules had not been followed and therefore the bylaw amendment was not in order. She noted that a motion to refer would be in order and suggested the following language which Ryan Dorigan agreed to make:

Moved (*Dorigan*) to refer the proposed bylaw amendment to the Board of Trustees to review and consult with legal counsel and then to make a recommendation to the 2019 House of Delegates.

- Discussion: there was discussion three in favor, three in opposition.
- Status: The referral failed, by a regional headcount:
 - Region 1: In Favor of – 12, Opposed – 0
 - Region 2: In Favor of – 4, Opposed – 13
 - Region 3: In Favor of – 24, Opposed – 56
 - Region 4: In Favor of – 0, Opposed – 9
 - Region 5: In Favor of – 17, Opposed – 23
 - Region 6: In Favor of – 11, Opposed – 51
 - Region 7: In Favor of – 8, Opposed – 16
 - Region 8: In Favor of – 45, Opposed – 30
 - Past NAHU Presidents: In Favor of – 13, Opposed – 0
 - Final count: In Favor of – 135, Opposed – 198

13. Election Committee Report Ballot #1 for Region 8 Vice President

- Qualified voters..... 76
- Legal ballots cast..... 76
- Illegal ballots rejected..... 0
- Number of votes necessary to elect 39
- Candidate Jolene Bryant received..... 25
- Candidate Patrick Burns received 51

14. Declaration of Elections (*Mike Embry*)

- President-Elect – Pat Griffey
- Vice President – Dane Rianhard



MINUTES OF THE 2018 NAHU HOUSE OF DELEGATES

- Treasurer – Eugene Starks
- Secretary – Kelly Fristoe
- Region 2 Vice President – Erica Hain
- Region 4 Vice President – Alycia Riedl
- Region 6 Vice President – Ed Oleksiak
- Region 8 Vice President – Patrick Burns

15. Presentation (*Jim Stenger*) of a Past President's Pin to Mike Embry.

16. Presentation of the Board of Trustees gift to President Mike Embry.

17. Remarks of the outgoing President (*Mike Embry*).

18. Swearing in (*Mike Embry*) of Rusty Rice as the 2018-2019 NAHU President.

19. Introduction (*Rusty Rice*) of 2018-2019 NAHU Slate of Officers, Board and others giving their Pledge to the Membership and taking the Oath of Office.

- President-Elect – Pat Griffey
- Vice President – Dane Rianhard
- Treasurer – Eugene Starks
- Secretary – Kelly Fristoe
- Immediate Past President – Mike Embry
- Region 1 Vice President – Michael Grinnell
- 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 – Ed Oleksiak
- Region 7 Vice President – Ray Magnuson
- Region 8 Vice President – Patrick Burns
- Legislative Council Chair – Nick Moriello
- Membership Council Chair – Michelle Howard
- Professional Development Committee Chair – Karen Kirkpatrick
- CEO/EVP – Janet Trautwein

20. President Rusty Rice adjourned the meeting sine die at 3:17 p.m. EDT.

Eugene Starks, 2017-2018 NAHU Secretary



MINUTES OF THE 2018 NAHU HOUSE OF DELEGATES

APPROVED BY _____: (INITIALS OF SECRETARY _____) DATE: _____

DRAFT



AWARDS

Chair: Luann Yarberry
EC Liaison: Eugene Starks
Month: January 2018

Due to budget changes the awards judging weekend has been moved to April 26 – 28 to accommodate a lower hotel rate and to eliminate one night from the budget.



CHAPTER & LEADERSHIP DEVELOPMENT

Chair: Arty Accardo
EC Liaison: Dane Rianhard
Month: January 2019

The Leadership Forum agenda has been finalized. It is following this report. Presenters will be as follows: From CLD: Arty, Cerrina, Emma and Dave C. From Membership: Michelle Howard, Kevin Trokey and David Smith. From Prof Dev: Karen Kirkpatrick and Jill Pederson. The committee is also working on resources for the forum. They will all be available on the Leadership Forum page.

Here is information from the committee's December meeting.

Attendance:

Arty Accardo	X	Denise Villagran (Region 6)	A
Cerrina Jensen (Vice Chair/916)	X	Tammy Kennedy (Region 7)	X
Shelly Sweatt (Region 1)	X	Emma M. Passe (Region 8)	A
Dave Cagliola (Region 2/484)	X	Lou Reginelli (At Large)	X
Bill Barrett (Region 3/614)	X	Dane Rianhard (EC Liaison)	A
Chris McPike (Region 4)	A	Janet Trautwein (NAHU CEO)	A
Donna Hill (Region 5)	X	Brooke Willson (Staff Liaison)	X

- Roll Call
- Action Items – Nothing pressing at this time
- Task Force Reports
 - Regional Leadership Communications – Lou Reginelli
 - Good to go with the current report
 - Committee asked to review the information. Any feedback?
 - Communication Plan – Dave Cagliola
 - Having a difficult getting everyone on a call
 - May be able to have a working session closer to the end of the month
 - Tools & Resources – Bill Barrett
 - Have created a cheat sheet for Chapter Certification with details and links to the tool
 - Have a sheet for succession planning
 - Looking to create short video on succession planning, chapter certification, president needs & running a meeting
 - Hope to have it ready by mid January.
 - Chapter Certification - Cerrina Jensen
 - Working on the next steps
- Upcoming Event Prep – Leadership Forum
 - Invite being emailed to chapter presidents-elect and if no president-elect then the email will go to the president
 - Max per chapter is 2
 - Committee asked to share the registration link with the chapters
 - Committee members need to register
 - Reviewed draft agenda and checked in with the committee for feedback.
 - Agenda will group the topic and add bullets to set expectations, eliminate the business, etc.
 - Some concern expressed regarding time control
 - A draft agenda will be provided for distribution with the email later this week.

➤ Reminders

- Get registered for Cap Con
- Submit for reimbursement, forms have been distributed
- Next meeting is January 22, 2019



NAHU Leadership Forum

Hyatt Regency on Capitol Hill

Washington, DC

Sunday, February 24, 2019

9:30 AM – 9:55 AM	Registration and Networking
10:00 AM – 10:10 AM	Opening Remarks , Arty Accardo & Cerrina Jensen, CLD Chair & Vice-Chair
10:10 AM – 10:30 AM	Welcome Comments , Rusty Rice, NAHU President
10:30 AM – 12:30 PM	Chapter Basics <ul style="list-style-type: none">• Association Management Best Practices• Attracting Volunteer Leaders & Forming Strong Committees
12:00 PM – 12:30 PM	Break , Grab your provided lunch and network
12:30 PM – 1:30 PM	Membership <ul style="list-style-type: none">• Recruiting Basics• Retention & Renewals
1:30 PM – 2:30 PM	Revenue <ul style="list-style-type: none">• NAHU Programming, Certifications, Medicare Summits• How to ensure your revenue generating event is a success
2:30 PM – 4:00 PM	Leadership Development <ul style="list-style-type: none">• Effective Leadership a Path to New Leaders• Effective Leadership Succession Planning
4:00 PM	Closing Remarks , Pat Griffey, NAHU President-elect

Questions about this agenda and program contact

Arty Accardo
NAHU Chapter Development Committee Chair
arty@thinkinnovative.net
(540) 613-8817

Brooke Willson
NAHU VP of Leadership Services
bwillson@nahu.org
(202) 595-0734



GOVERNANCE

Chair: David Smith
Board Liaison: Pat Griffey
Month: January 2019

Governance held its monthly call on January 8, 2018. Here is a summary of the work that the committee is which the committee is currently involved:

Speak with One Voice & Board Code of Conduct

Following a thorough discussion during the last two calls, the Governance Committee has decided to draft a P&P for Board consideration which would add a formal “Speak with One Voice” policy to our NAHU P&Ps (since one does not currently exist) which would also include the Board Code of Conduct.

Confidentiality Agreements

Over the past few years, NAHU has had members of the BOT, Professional Development and Legislative Council sign Confidentiality Agreements. The Governance Committee will be drafting a P&P for Board consideration which would formalize this policy for the future and provide the policy rationale for the same.

Benchmarking

The task force which is working on this issue has met, and their proposed purpose statement was discussed and reviewed by the Governance Committee, which wholeheartedly concurred with the proposed language.

Finance Committee P&P

In response to a suggestion by President Elect Pat Griffey, Governance will prepare an amendment to the Finance Committee P&P to include the chair of any task force created under the Finance Committee to also serve as a member of the Finance Committee.

Restructuring Organization of NAHU P&P's

The committee reviewed the work thus far on the codification of the P&P's (can be reviewed on the Governance Committee DropBox

site: <https://www.dropbox.com/sh/2wstgu8o64w9dly/AACEwe9VCjevoc1QIEfFkRbSa>) and should be finished in the next month or so.

Respectfully submitted,

David C. Smith

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

Action	Notes
Make recommendations on improvements and additions to board training	Completed
Make recommendations on changes to P&Ps and policy procedures	

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



LPRT

Chair: Michael Gomes
EC Liaison: Kelly Fristoe
Month: January

We continue to focus on three events that we will be holding between now and annual convention:

- **Capitol Conference:** We are pulling together with the help of Tiffany Stiller from BenefitMall a carrier panel discussion. Originally, we had hoped to have a panel to discuss Association Health Plans but was unable to get the participation that we wanted. (It actually worked to our favor as we saw recently that one of the other breakout sessions is going to focus on AHP's). As an alternative, Tiffany has arranged a panel on PEO's and the title of the break out will be "PEO's - How their role has changed in today's new world of healthcare". The panel will consist of a CEO from one Engage, one of the largest national PEO's; Aetna's PEO liaison who is responsible for managing all of their PEO's nationwide as well as a broker who has built his entire practice around PEO's. We are beginning to formulate the panels questions already at this time. We will host this 90-minute session on Monday afternoon.
- **Annual Convention:** As reported last month, we will be hosting a breakfast for LPRT Golden and Soaring Eagles on the Sunday before Convention at the start of Professional Development day. This will be an invitation only event. For our program, we will have each of the days speakers that Professional Development is using to speak to our group before their day starts to give us an in-depth preview of their presentations. As for all of the events we like to host, we must drive value for LPRT by providing content and access that other non-LPRT members can't get.
- **Annual LPRT Event:** We are planning a dinner cruise and are finalizing details over the next few weeks.

We have made final changes to the LPRT online application based on all the recent changes to the qualifying categories we have made. The new application is tested and ready to launch.

Our committee members have been highlighting LPRT at local chapter and state events.



MEDIA RELATIONS

Chair: Meg McComb
EC Liaison: Pat Griffey
Month: January 2019

Capitol Conference is around the corner. Here is a snapshot of what the Media Relations Committee (MRC) has planned:

Genius Bar on Social Media – Social media is becoming an increasingly important vehicle for reaching clients and the public. Facebook, LinkedIn, Twitter, Instagram...the outlets are increasing, and our social media presence needs to increase as well. To help our members get comfortable with using these outlets, the MRC is working in conjunction with the Vanguard Council to provide assistance getting our members comfortable with the various social media platforms.

This casual and fun event is planned for Monday, February 25 at 9:00 p.m. To make it convenient, we will be commandeering some tables in Article One Lounge in the Hyatt lobby. Our team of techies will help you get set up on the various platforms and provide tips so you can navigate like a pro.

Bring your favorite device and join us for the fun!

Next Social Media Day - The MRC is planning to hold a second social media day during Capitol Conference. The results of the event held last fall were great. We are hoping to use the next social media day to get out the word that NAHU is heading to Washington, DC to meet with members of Congress on important industry issues. Templates, #hashtags# and other detail will be forthcoming. Watch the President's Perspective and Washington Update for additional information.



NOMINATIONS COMMITTEE

Chair: Mike Embry
Vice Chair: Pat Griffey
Member: Art Jetter
Board Liaison: Mike Embry
Month: January 2019

The following nominations have been submitted to the committee ahead of the first cutoff of January 11th for the 2019 – 2020 Board:

Kelly Fristoe – Treasurer
Mike Deagle – RVP Region III
Paige Phillips – RVP Region V

There haven't been any nominations for Secretary submitted as of now.

An email will be going out to all sitting BOT members and leaders in February reminding them of their requirement to secure nominations for positions before the cut off.

Sincerely,

Mike



PERSONNEL COMMITTEE

Chair: Mike Embry

Board Liaison: Mike Embry

Month: January 2019

**Committee: Mike Embry
Rusty Rice
Pat Griffey
Dane Rienhardt
Ray Magnuson
Ed Oleksiak**

The committee had a call on December 10th to discuss the CEO evaluation. Evaluations were completed by all BOT members. The results will be compiled and provided to the BOT during Executive session on January 22nd. The Chair has held the evaluation call with the CEO and will report during the Executive session.

Sincerely,

Mike



VANGUARD COUNCIL

Chair: Crystal Hoffman
EC Liaison: Kelly Fristoe
Month: December 2018

12/7/18 - Received 37 applications for Vanguard's Cap Con Scholarship!

12/11/18 – Monthly committee call cancelled due to Q4 madness.

12/21/18 – Notified 3 scholarship winners.

- Winners are Danielle Biers, Ryan Combs and Kelley Harmon

The Wisconsin AHU board of trustees has voted and unanimously agreed to close the four local Wisconsin chapters: Fox Valley AHU, North Central Wisconsin AHU, South Central Wisconsin AHU, South Eastern Wisconsin AHU. These chapters have not had local leadership support since 2014 even after multiple attempts to recruit leadership.

The chapters' bank accounts were shared with the state chapter and there are no outstanding moneys.

This letter is a Resolution of Resignation declaring these chapters closed.

Signed by Grant Garson 2018 WAHU President (electronically) on 12/12/2018

Thanks,

Grant

Grant Garson, MBA
District Sales Manager
Colonial Life...The Benefits of Good Hard Work
245 Regency Ct., Suite 100, Brookfield, WI 53045
W 262-754-2122
F 262-641-0864
C 414-313-2123

"A small body of determined spirits fired by an unquenchable faith in their mission can alter the course of history."
Gandhi



Finance Committee Teleconference

Date: January 14, 2019

MINUTES

1. Roll Call
Present: Eugene Starks, Ray Magnuson, Jill Pedersen, Ashley Kapostins, Janet Trautwein, Jennifer Murphy
Excused: Dane Rianhard, Kelly Fristoe, Alycia Riedl, Kevin Trokey, Jessica Watts, Mike Deagle
2. Approve Agenda - Motion was made by Ashley, second by Ray and the motion carried.
3. Comments and discussion concerning the monthly financial report
November 2018 Financial Statements, Trend Analysis and Projections - the committee reviewed the statements and analysis and discussed any questions. Motion to accept the financials as presented was made by Ray, second by Jill and the motion carried.
4. Investment Update – Jennifer reviewed the investment portfolio with the committee referencing her conversation with the UBS investment manager. Our portfolio is diversified properly in order to maintain the corpus and not be adversely affected by temporary swings in the market.
5. Benchmarking Task Force Update – the task force met in December and came up with a purpose statement to guide them in their focus. They will be meeting through email and will have an in-person meeting during Capitol Conference.
6. New Business – none.
7. Adjourn

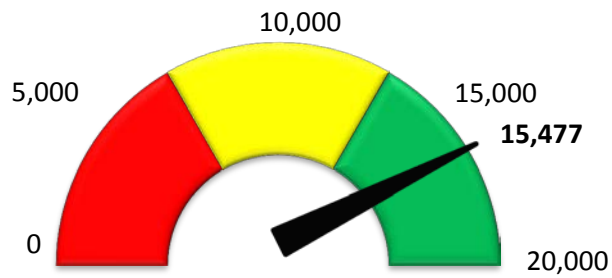
National Association of Health Underwriters
BALANCE SHEET
November 30, 2018

	This Year	Last Year	Variance	% Increase(Decrease)
ASSETS				
CURRENT ASSETS				
Operating Cash and Cash Equivalents	387,061.18	363,655.40	23,405.78	6.44%
Accounts Receivable, Net	233,065.33	321,337.53	(88,272.20)	-27.47%
Prepaid Expense	69,915.79	48,999.25	20,916.54	42.69%
Note Receivable	0.00	2,500.00	(2,500.00)	-100.00%
Total Current Assets	690,042.30	736,492.18	(46,449.88)	-6.31%
SHORT TERM INVESTMENTS, at Fair Value				
Federal Legislative Defense Fund Investments	0.00	(95.52)	95.52	-100.00%
Total Short Term Investments	0.00	(95.52)	95.52	-100.00%
LONG TERM INVESTMENTS, at Fair Value				
Equity Securities	1,162,524.54	1,911,536.30	(749,011.76)	-39.18%
Total Long Term Investments	1,162,524.54	1,911,536.30	(749,011.76)	-39.18%
PROPERTY AND EQUIPMENT, at Cost				
Office Furniture and Equipment	384,564.59	380,011.09	4,553.50	1.20%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(634,921.51)	(528,867.37)	(106,054.14)	20.05%
Total Property and Equipment	210,597.01	312,097.65	(101,500.64)	-32.52%
LONG TERM ASSETS				
Intangible Assets-REBC Designation	50,000.00	50,000.00	0.00	0.00%
Total Long Term Assets	50,000.00	50,000.00	0.00	0.00%
DEPOSITS				
Note Receivable	37,161.60	37,161.60	0.00	0.00%
	0.00	2,500.00	(2,500.00)	-100.00%
TOTAL ASSETS	2,150,325.45	3,049,692.21	(899,366.76)	-29.49%
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts Payable and Accrued Expenses	149,908.15	127,470.64	22,437.51	17.60%
State and Local AHU Dues Payable	129,259.31	168,784.52	(39,525.21)	-23.42%
Deferred Revenue - Membership	1,432,970.83	1,701,780.90	(268,810.07)	-15.80%
Deferred Revenue - Conferences	230,733.50	186,289.35	44,444.15	23.86%
Total Current Liabilities	1,942,871.79	2,184,325.41	(241,453.62)	-11.05%
LONG TERM LIABILITIES				
Deferred Rent Obligation	211,877.81	242,157.07	(30,279.26)	-12.50%
Deferred Tenant Allowance	132,103.12	177,395.56	(45,292.44)	-25.53%
Total Long Term Liabilities	343,980.93	419,552.63	(75,571.70)	-18.01%
TOTAL LIABILITIES	2,286,852.72	2,603,878.04	(317,025.32)	-12.18%
NET ASSETS				
Net Assets, Beginning of Year	379,699.69	772,731.01	(393,031.32)	-50.86%
Current Year Activity	(516,226.96)	(328,056.84)	(188,170.12)	57.36%
TOTAL NET ASSETS	(136,527.27)	444,674.17	(581,201.44)	-130.70%
TOTAL LIABILITIES AND NET ASSETS	2,150,325.45	3,048,552.21	(898,226.76)	-29.46%

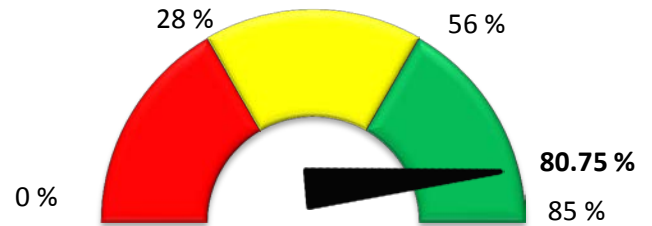


NAHU BOARD OF TRUSTEES KEY INDICATORS REPORT NOVEMBER 2018

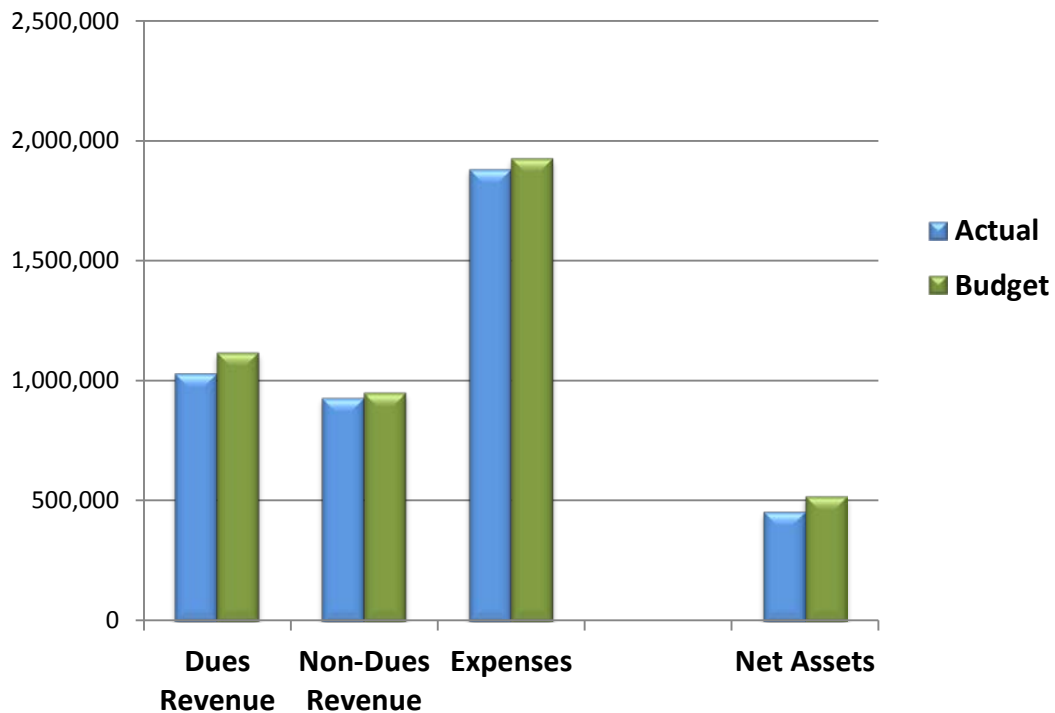
MEMBERSHIP



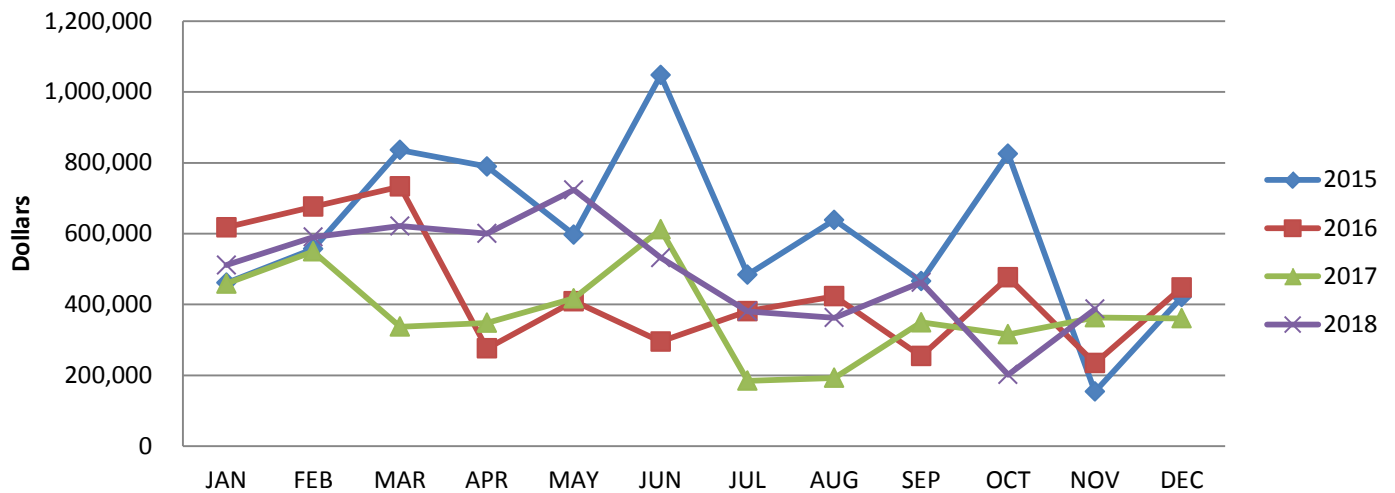
RETENTION



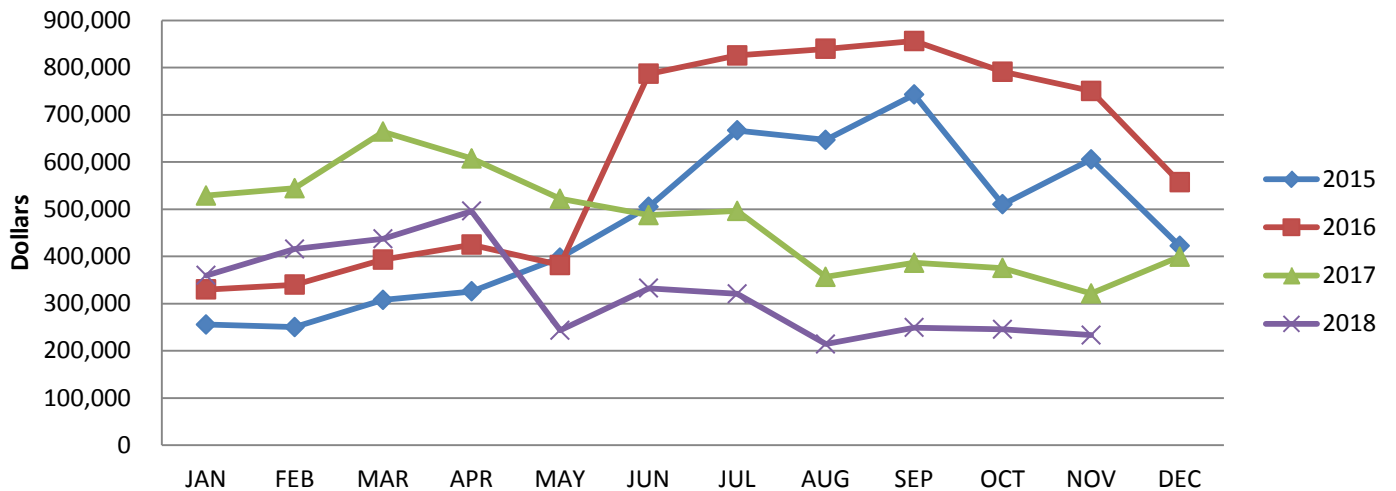
2018 TOTAL FINANCIAL RESULTS



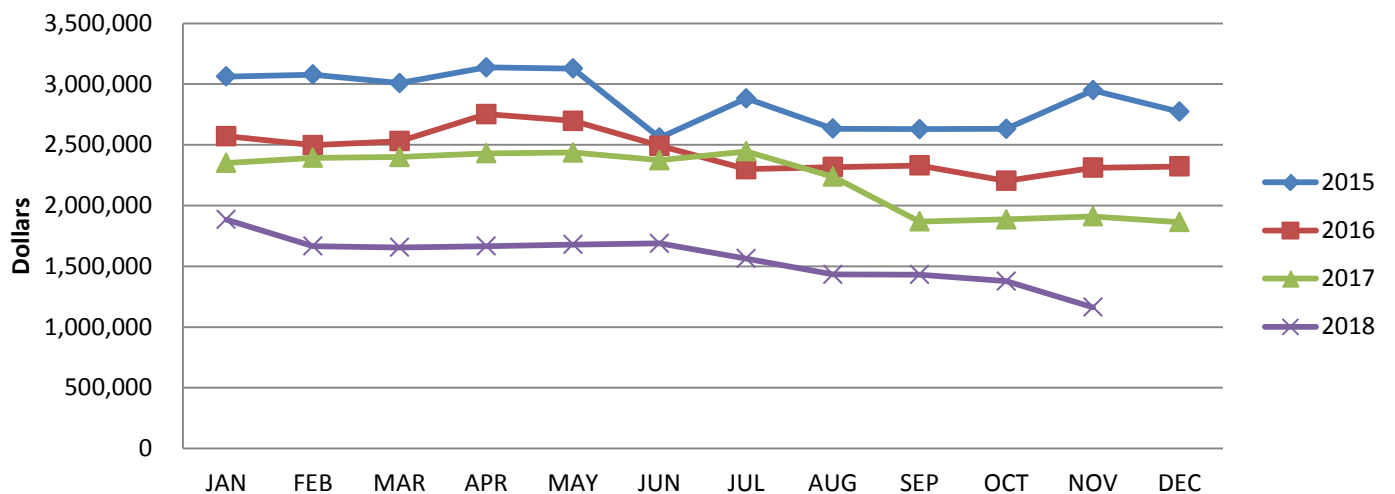
CASH



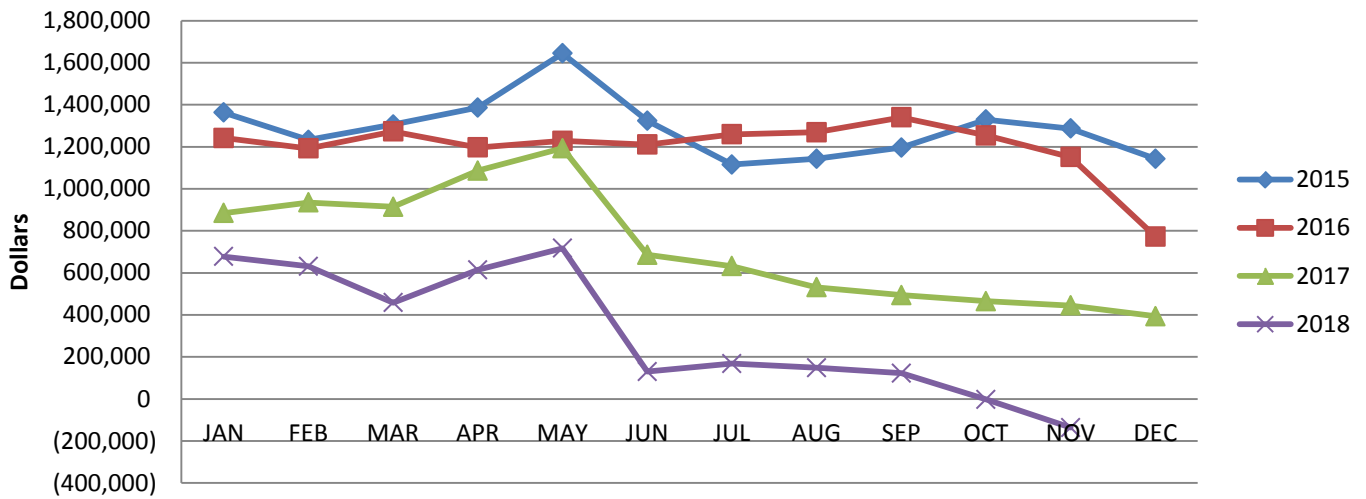
ACCOUNTS RECEIVABLE



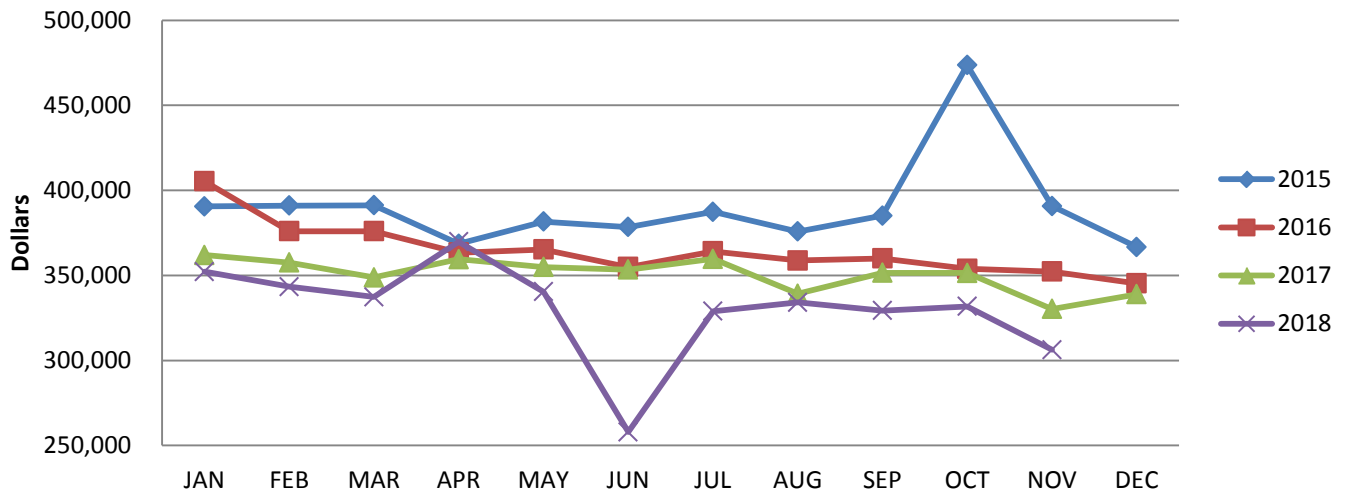
INVESTMENTS



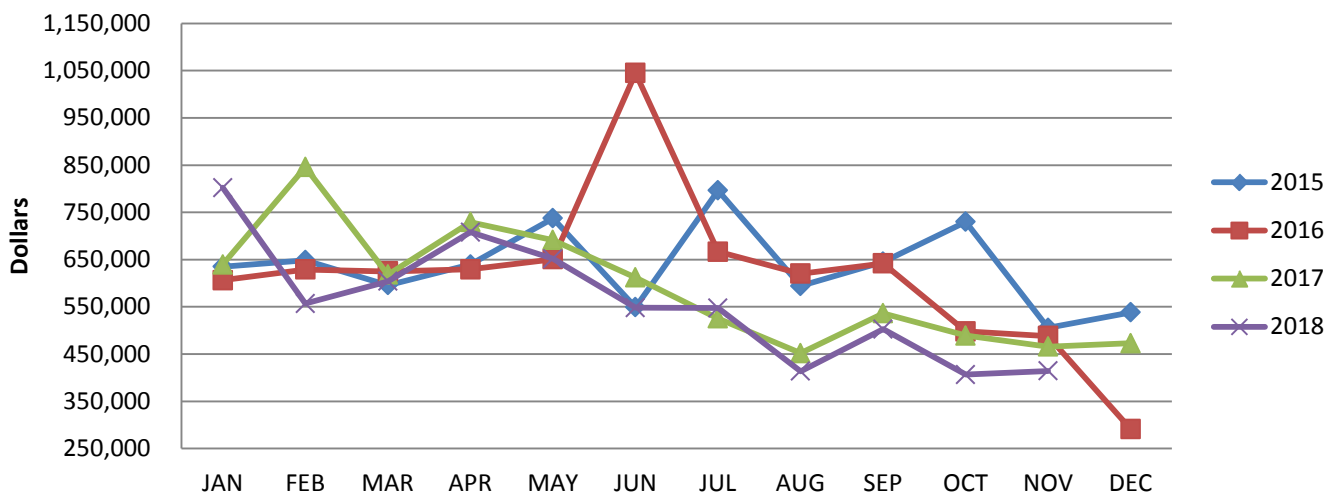
NET ASSETS



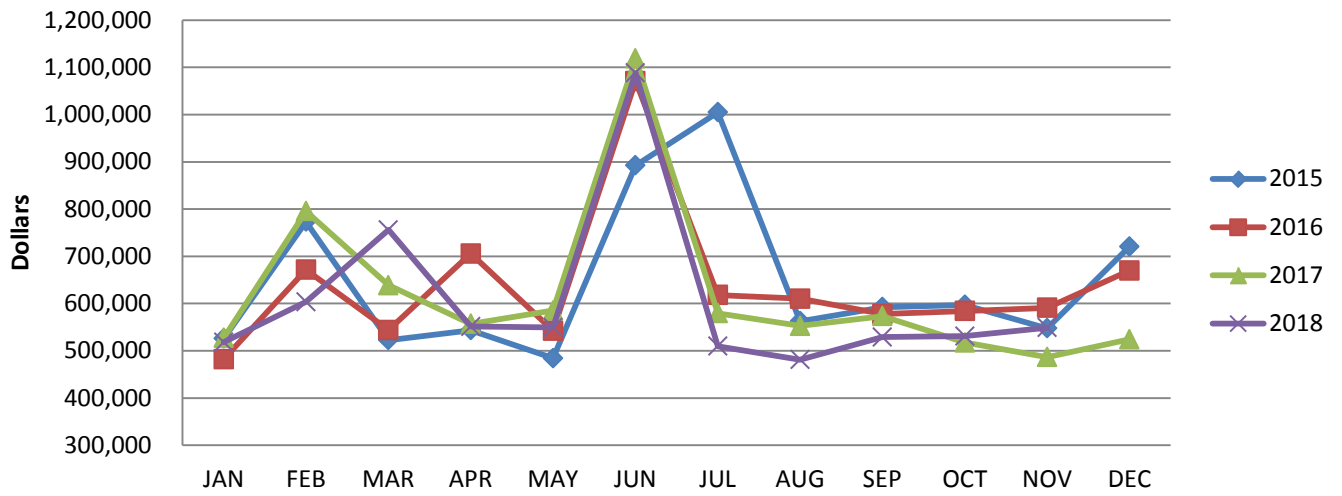
DUES



TOTAL REVENUE

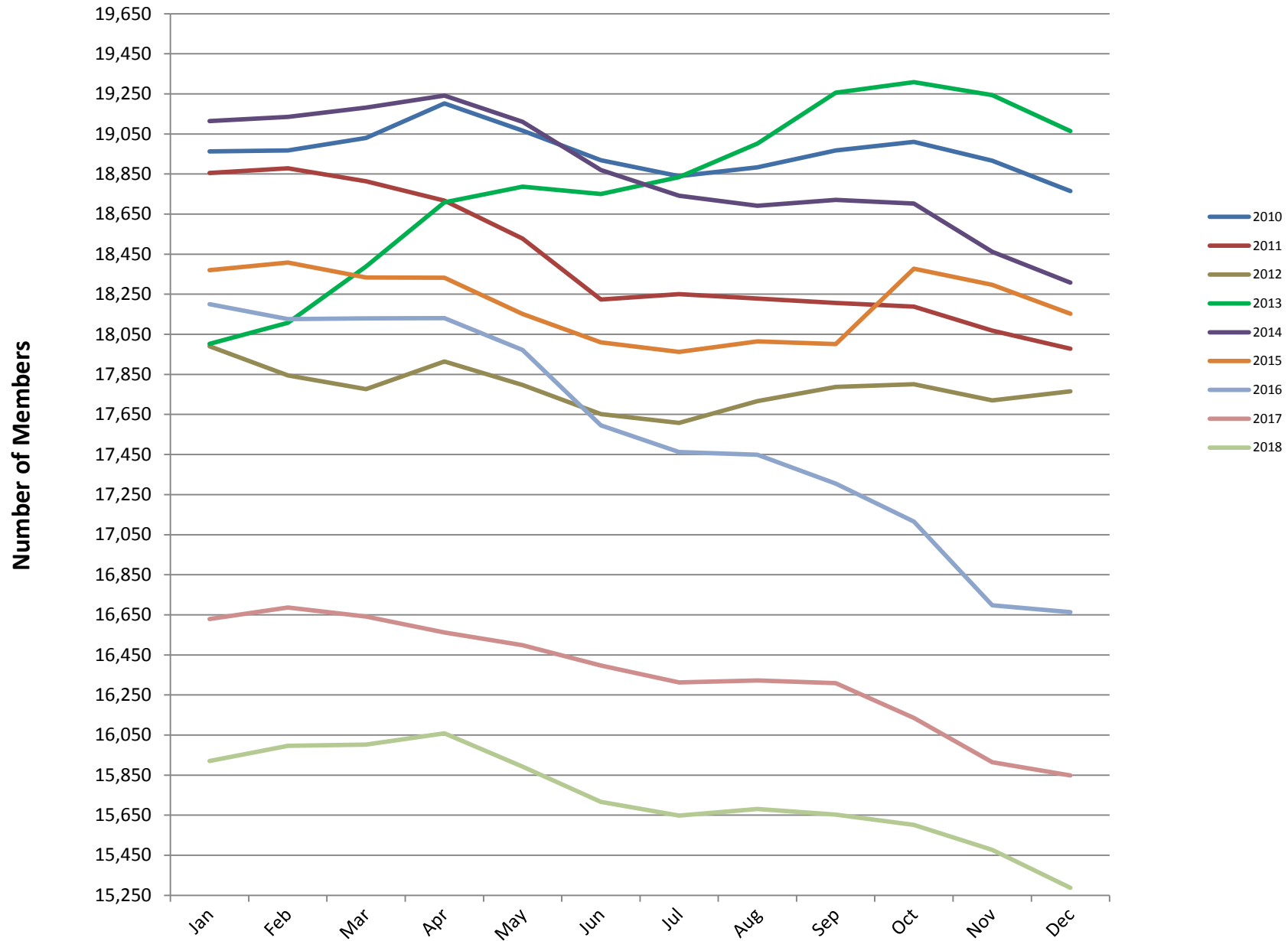


TOTAL EXPENSES





Membership Count Analysis





MEMBERSHIP

Chair: Michelle Howard
EC Liaison: Eugene Starks
Month: January 2019

- President's Triple Crown challenge
 - 90 members qualified from July through November
 - BOT qualified as of the October report except – Kelly Fristoe, Michael Grinnell, Ray Magnuson, Dane Rianhard, Alycia Riedl
- Council calls
 - We did not hold a membership call in December
 - RVPS - we need retention chairs for Regions 1 & 3
- RVP – monthly membership communication
 - Communicated membership updates on November numbers and Triple crown status
 - None of the regions gained membership for November
 - State chapters gaining membership in November: Massachusetts, New Hampshire, Louisiana, Arizona, Hawaii, Nevada, Washington
- Discussed membership focus with MMT
 - Afinity program lists – waiting on an updated list to use for recruiting
 - Agency Membership – details finalized. Rollout plan in place.
 - Mechanics for chapters– strategic planning, training, recruitment and retention activities, retention – given to Brooke so that chapter development can review
 - Value video clips were sent in December. Continuing these for 2019.
- November official membership numbers were communicated to the board and council. They are posted to the website.
 - We lost 124 members in November from October. We are 581 members below the May Gains contest starting number.
 - Retention dropped from October. October – 81.57. November - 80.75%.
 - Region 6 is leading the gains.
 - I am leading the recruiter of the year contest
- Opportunities for November
 - Billed not paid list.
 - Developing membership value topics for video clips for December and 1st quarter 2019

	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Apr-02	17,059	525	271	-5	17,308	81.45%
May-02	17,308	324	431	32	17,233	81.71%
Jun-02	17,232	200	360	5	17,077	81.60%
Jul-02	17,077	187	232	16	16,957	81.23%
Aug-02	16,957	322	296	-22	16,952	81.69%
Sep-02	16,952	327	205	41	17,115	81.98%
Oct-02	17,115	330	174	-5	17,266	83.72%
Nov-02	17,266	274	225	14	17,329	83.99%
Dec-02	17,329	220	274	22	17,297	83.43%
Year Average	17,144	301	274	11	17,170	82.31%

<u>2003</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-03	17,297	404	316	30	17,415	83.39%
Feb-03	17,415	406	266	3	17,558	83.34%
Mar-03	17,558	466	346	0	17,678	83.28%
Apr-03	17,678	441	275	24	17,868	83.82%
May-03	17,868	309	387	15	17,805	83.34%
Jun-03	17,805	382	511	7	17,683	82.72%
Jul-03	17,683	241	381	24	17,567	82.75%
Aug-03	17,567	299	266	-21	17,579	83.00%
Sep-03	17,579	397	207	55	17,824	83.82%
Oct-03	17,824	390	174	-18	18,022	84.08%
Nov-03	18,022	318	246	65	18,159	83.94%
Dec-03	18,159	292	240	29	18,240	83.83%
Year Average	17,705	362	301	18	17,783	83.44%

<u>2004</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-04	18,240	340	273	17	18,326	84.04%
Feb-04	18,326	442	236	17	18,549	84.37%
Mar-04	18,549	586	275	43	18,903	84.70%
Apr-04	18,903	466	261	28	19,136	86.62%
May-04	19,136	255	312	35	19,114	85.03%
Jun-04	19,114	280	340	12	19,066	84.71%
Jul-04	19,066	196	285	89	19,005	85.50%
Aug-04	19,055	291	232	29	19,093	86.14%
Sep-04	19,093	322	261	37	19,191	87.61%

Oct-04	19,191	375	168	7	19,405	86.71%
Nov-04	19,405	302	200	-16	19,491	86.68%
Dec-04	19,491	255	291	7	19,462	86.44%
Year Average	18,964	343	261	25	19,062	85.71%

<u>2005</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-05	19,462	373	321	40	19,554	86.17%
Feb-05	19,554	343	305	35	19,627	86.19%
Mar-05	19,627	502	290	61	19,900	86.51%
Apr-05	19,900	339	317	35	19,957	87.82%
May-05	19,957	278	346	54	19,943	86.13%
Jun-05	19,943	212	444	30	19,741	85.47%
Jul-05	19,741	209	364	42	19,628	85.36%
Aug-05	19,628	231	291	30	19,598	85.45%
Sep-05	19,598	351	270	36	19,715	85.50%
Oct-05	19,715	352	240	33	19,860	86.01%
Nov-05	19,860	284	295	30	19,879	85.61%
Dec-05	19,879	199	323	18	19,773	86.70%
Year Average	19,739	306	317	37	19,765	86.08%

<u>2006</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-06	19,773	308	345	18	19,754	84.99%
Feb-06	19,754	400	306	39	19,887	85.10%
Mar-06	19,887	476	335	79	20,107	85.51%
Apr-06	20,107	397	338	35	20,201	85.33%
May-06	20,201	143	399	29	19,974	84.53%
Jun-06	19,974	207	509	-227	19,445	84.27%
Jul-06	19,445	216	432	436	19,665	83.40%
Aug-06	19,665	262	280	40	19,687	83.86%
Sep-06	19,687	324	276	92	19,827	84.00%
Oct-06	19,827	412	225	17	20,031	84.33%
Nov-06	20,031	313	301	13	20,056	83.93%
Dec-06	20,056	228	358	20	19,946	83.19%
Year Average	19,867	307	342	49	19,882	84.37%

<u>2007</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-07	19,946	366	397	6	19,921	82.73%

Feb-07	19,921	408	319	6	20,016	82.86%
Mar-07	20,016	577	368	65	20,290	82.54%
Apr-07	20,290	525	448	37	20,404	82.20%
May-07	20,404	325	655	48	20,122	80.16%
Jun-07	20,122	234	580	91	19,867	78.40%
Jul-07	19,867	251	466	12	19,664	78.89%
Aug-07	19,664	361	378	36	19,683	78.93%
Sep-07	19,683	392	286	-10	19,779	78.95%
Oct-07	19,779	408	274	24	19,937	79.21%
Nov-07	19,937	360	328	47	20,016	78.68%
Dec-07	20,016	309	366	7	19,966	78.24%
Year Average	19,970	376	405	31	19,972	80.15%

<u>2008</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-08	19,977	368	416	-4	19,925	78.05%
Feb-08	19,925	358	335	16	19,964	78.68%
Mar-08	19,964	436	362	49	20,087	78.78%
Apr-08	20,087	702	371	37	20,455	79.13%
May-08	20,455	293	402	-40	20,306	80.46%
Jun-08	20,306	245	614	54	19,991	80.82%
Jul-08	19,991	229	498	-17	19,705	80.42%
Aug-08	19,705	228	926	631	19,638	78.05%
Sep-08	19,638	305	273	-11	19,659	80.03%
Oct-08	19,659	316	294	15	19,696	78.98%
Nov-08	19,696	228	365	70	19,629	78.63%
Dec-08	19,629	221	740	-275	18,835	75.88%
Year Average	19,919	327	466	44	19,824	78.99%

<u>2009</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-09	18,835	301	426	117	18,827	76.59%
Feb-09	18,827	412	537	33	18,735	76.10%
Mar-09	18,735	470	605	164	18,764	75.95%
Apr-09	18,764	594	336	43	19,065	78.65%
May-09	19,065	365	509	131	19,052	76.82%
Jun-09	19,052	314	448	92	19,010	75.25%
Jul-09	19,010	263	344	36	18,965	75.51%
Aug-09	18,965	305	268	39	19,041	78.11%

Sep-09	19,041	341	222	20	19,180	78.54%
Oct-09	19,180	293	259	23	19,237	78.61%
Nov-09	19,237	216	328	0	19,125	78.47%
Dec-09	19,125	194	411	4	18,912	77.24%
Year Average	18,986	339	391	59	18,993	77.15%

<u>2010</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-10	18,912	343	350	58	18,963	77.89%
Feb-10	18,963	294	343	54	18,968	78.11%
Mar-10	18,968	397	373	38	19,030	78.79%
Apr-10	19,030	465	346	53	19,202	80.56%
May-10	19,202	349	517	33	19,067	79.60%
Jun-10	19,067	295	460	17	18,919	79.54%
Jul-10	18,919	270	379	30	18,840	79.91%
Aug-10	18,840	278	285	50	18,884	80.40%
Sep-10	18,884	349	259	-6	18,968	80.74%
Oct-10	18,968	346	315	11	19,010	80.44%
Nov-10	19,010	219	318	5	18,916	80.13%
Dec-10	18,916	223	377	3	18,765	79.69%
Year Average	18,973	319	360	29	18,961	79.65%

<u>2011</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-11	18,765	306	253	37	18,855	80.47%
Feb-11	18,855	267	262	18	18,878	80.75%
Mar-11	18,878	268	331	-1	18,814	80.74%
Apr-11	18,814	250	373	26	18,717	80.68%
May-11	18,717	199	432	44	18,528	79.87%
Jun-11	18,528	136	495	55	18,224	79.33%
Jul-11	18,224	172	332	187	18,251	79.54%
Aug-11	18,251	238	286	26	18,229	79.94%
Sep-11	18,229	230	284	32	18,207	80.11%
Oct-11	18,207	207	244	18	18,188	82.82%
Nov-11	18,188	154	305	32	18,069	79.93%
Dec-11	18,069	138	236	7	17,978	80.08%
Year Average	18,477	214	319	40	18,412	80.36%

<u>2012</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
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Jan-12	17,978	207	191	-4	17,990	81.12%
Feb-12	17,990	290	456	21	17,845	80.20%
Mar-12	17,845	360	431	3	17,777	79.46%
Apr-12	17,777	346	261	52	17,914	79.94%
May-12	17,914	212	379	50	17,797	79.59%
Jun-12	17,797	164	342	33	17,652	79.68%
Jul-12	17,652	204	305	57	17,608	80.72%
Aug-12	17,608	237	173	45	17,717	81.79%
Sep-12	17,717	273	190	-12	17,788	82.28%
Oct-12	17,788	232	243	24	17,801	82.42%
12-Nov	17,801	221	302	0	17,720	82.01%
Dec-12	17,720	244	248	49	17,765	82.32%
Year Average	17,799	249	293	27	17,781	80.96%

<u>2013</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-13	17,765	432	216	22	18,003	82.55%
Feb-13	18,003	415	333	23	18,108	81.77%
Mar-13	18,108	541	297	36	18,388	82.61%
Apr-13	18,388	598	341	64	18,709	83.24%
May-13	18,709	398	311	0	18,787	82.94%
Jun-13	18,787	305	359	17	18,750	82.65%
Jul-13	18,750	320	276	40	18,834	82.78%
Aug-13	18,834	359	217	26	19,002	83.45%
Sep-13	19,002	430	200	24	19,256	83.59%
Oct-13	19,256	295	226	-16	19,309	83.36%
Nov-13	19,309	195	270	10	19,244	83.08%
Dec-13	19,244	130	301	-9	19,064	83.02%
Year Average	18,680	368	279	20	18,788	82.92%

<u>2014</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-14	19,064	322	243	-29	19,114	83.54%
Feb-14	19,114	298	291	14	19,135	83.27%
Mar-14	19,135	363	368	52	19,182	83.25%
Apr-14	19,182	366	358	52	19,242	83.19%
May-14	19,242	213	373	29	19,111	82.86%

Jun-14	19,111	196	445	8	18,870	82.05%
Jul-14	18,870	209	359	22	18,742	81.98%
Aug-14	18,742	231	329	48	18,692	81.99%
Sep-14	18,692	273	231	-13	18,721	82.28%
Oct-14	18,721	227	266	20	18,702	81.97%
Nov-14	18,702	124	374	10	18,462	81.03%
Dec-14	18,462	133	285	-2	18,308	80.64%
Year Average	18,920	246	327	18	18,857	82.34%

<u>2015</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-15	18,308	230	209	41	18,370	81.28%
Feb-15	18,370	280	261	19	18,408	81.34%
Mar-15	18,408	333	412	4	18,333	80.89%
Apr-15	18,333	308	324	15	18,332	81.06%
May-15	18,332	203	373	-11	18,151	80.75%
Jun-15	18,151	180	342	21	18,010	80.43%
Jul-15	18,010	190	249	11	17,962	81.06%
Aug-15	17,962	288	225	-10	18,015	81.60%
Sep-15	18,015	224	251	13	18,001	81.96%
Oct-15	18,001	608	239	7	18,377	81.86%
Nov-15	18,377	140	254	34	18,297	81.59%
Dec-15	18,297	136	285	5	18,153	81.79%
Year Average	18,214	260	285	12	18,201	81.30%

<u>2016</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-16	18,201	251	213	10	18,201	82.22%
Feb-16	18,201	224	228	-71	18,126	82.21%
Mar-16	18,126	329	332	7	18,130	81.73%
Apr-16	18,130	306	315	10	18,131	82.25%
May-16	18,131	220	402	23	17,972	81.51%
Jun-16	17,972	144	554	33	17,595	83.14%
Jul-16	17,595	114	324	78	17,463	80.44%
Aug-16	17,463	206	255	35	17,449	80.59%
Sep-16	17,449	152	298	2	17,305	80.32%
Oct-16	17,305	117	284	-23	17,115	80.44%
Nov-16	17,115	138	341	-214	16,698	79.85%

Dec-16	16,698	107	591	449	16,663	78.14%
Year Average	17,699	192	345	28	17,571	81.07%

<u>2017</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-17	16,663	265	272	-27	16,629	78.37%
Feb-17	16,629	250	228	35	16,686	78.38%
Mar-17	16,686	339	336	-48	16,641	78.16%
Apr-17	16,641	219	338	40	16,562	78.13%
May-17	16,562	228	285	-7	16,498	78.13%
Jun-17	16,498	169	346	76	16,397	77.93%
Jul-17	16,397	134	260	42	16,313	79.06%
Aug-17	16,313	193	199	16	16,323	79.59%
Sep-17	16,323	201	222	7	16,309	79.53%
Oct-17	16,309	159	195	-137	16,136	79.88%
Nov-17	16,136	95	225	-92	15,914	79.46%
Dec-17	15,914	92	374	216	15,848	78.82%
Year Average	16,423	195	273	10	16,355	78.79%

<u>2018</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-18	15,848	268	209	14	15,921	81.09%
Feb-18	15,921	294	228	9	15,996	81.18%
Mar-18	15,996	265	290	31	16,002	80.97%
Apr-18	16,002	323	293	26	16,058	81.11%
May-18	16,058	183	352	3	15,892	80.85%
Jun-18	15,892	157	356	23	15,716	80.34%
Jul-18	15,716	158	277	51	15,648	81.09%
Aug-18	15,648	210	215	38	15,681	81.58%
Sep-18	15,681	188	204	-12	15,653	81.71%
Oct-18	15,653	167	217	-2	15,601	81.57%
Nov-18	15,601	128	284	32	15,477	80.75%
Dec-18	15,477	113	311	8	15,287	80.44%
Year Average	15,791	205	270	18	15,744	81.06%

<u>2019</u>	<u>Month Start</u>	<u>Add</u>	<u>Dropped</u>	<u>Adjusted</u>	<u>Month End</u>	<u>Retention</u>
Jan-19						
Feb-19						
Mar-19						

Apr-19
May-19
Jun-19
Jul-19
Aug-19
Sep-19
Oct-19
Nov-19
Dec-19

*Dropping membership 1 month earlier



NAHU Awards Committee Call

Thursday, February 14, 2019, 11:00 a.m. (ET)

Attendance:

Chair:	LuAnn Yarberry	X	Region 3:	Kathleen Goffer	X
Vice Chair:	Rosanne Wolfe	X	Region 4:	Sam Nigro	X
BOT Liaison:	Eugene Starks	A	Region 5:	Victoria A. Major-Bell	X
NAHU Staff:	Brooke Willson	X	Region 6:	Krista Palmer	X
Region 1:	Michele Gentile	A	Region 7:	Rebecca Ann Kanoza	X
Region 2:	Judy Levine	X	Region 8:	Pat Mihalyi-Stiffler	X
			At-Large:	Joy Gardner	X

Media Award Update

- Suzy Alberts is helping update this application for 2020

Awards Judging Weekend

- Staying at Marriott Metro Center Hotel
- Send travel info to Brooke
- Krista, Michelle and Eugene are not able to make the weekend.
- Let Brooke know if you are coming in early so the rooms can be booked. This night is not covered and it will be at the committee member's expense.

NAHU Awards Documentation

- Brooke addressed the issues with Awards documentations and advised the committee that the links that were not working has been either fixed or in the process of being fixed.
- Sam suggested that we look at letting the chapters know ahead of time who are the winners so that attendance might be increased from those chapters. It was the general agreement that typically those that submit awards are in attendance

Monthly Email

- February is Pat's month
- March is Sam's month

New Business

- Chapter Certification
 - Kathy brought up the confusion between Chapter development and the certification.
 - She believes and the committee agreed that there should be a way to promote the certifications as well as the Legislative awards. Even though our committee is not responsible for these awards we still receive questions.
 - She suggested this become a part of our monthly emails that go out.
- Awards Training Video
 - Rosanne updated the committee on the videos that are online on the NAHU website. She has completed the video on award submissions.
 - Becky will be doing one very soon on drop box.
 - The videos are on NAHU vision

Next call: Thursday, March 14 at 11 AM (ET).

Awards Committee

The Awards Committee administers NAHU's extensive awards program, which recognizes the

achievements of its members. NAHU's awards honor both individual members and state and local chapters for dedicating countless hours serving the association and the industry.

Awards Committee monthly emails to regions			
July	Luann	List of all awards	<ul style="list-style-type: none"> * Introduce yourself as their contact person and offer to help with any questions * Send out a list of Awards Winners from National Convention * Congratulate the winners in your chapter, state and/or region * Encourage the use of Landmark/Pacesetter Awards in Strategic Planning and assignment of specific tasks by Committee Chair and/or Board Member
August	Krista	<ul style="list-style-type: none"> • Emerging Leader • DSA 	<ul style="list-style-type: none"> * Offer to assist Chapter Presidents/Awards Chairs with Strategic Planning sessions * Encourage everyone to attend Regional Meetings so they have the latest and greatest awards information available.
September	Becky	Landmark	<ul style="list-style-type: none"> * Remind the chapters about the Awards Guidebook and award applications * Recommend an individual for the State Legislative Achievement Award and encourage the submission
October	Vicki	<ul style="list-style-type: none"> • Osler (Prof. Development) • Wetzel (Public Speaking) 	<ul style="list-style-type: none"> * Send out Awards At A Glance Matrix * Encourage use of files or folders to keep the documentation sorted and organized whether you are submitting electronically or hard copy. * Ask how the collecting and sorting of the awards information is going
November	Kathy	<ul style="list-style-type: none"> • Media • Website 	* Thanksgiving is a perfect time to do a community service project – look over the Public Service Award criteria
December	Judy	Pacesetter	* Continue with the holiday theme - The holidays are the perfect time to make a Public Service donation for awards points
January	Michele	Presidential Citation	<ul style="list-style-type: none"> * Review the documentation you have collected for areas of weakness; determine what's missing * Organize documentation into sections in your binder or in your electronic files * Are there members in your chapter that need encouragement to apply for an award?
February	Pat	Flood (Public Service)	<ul style="list-style-type: none"> * Give status report to chapter board -- identify areas of weakness and solicit assistance * Encourage assistance in filling the blanks in planned submissions over next 2 months
March	Region 4	<ul style="list-style-type: none"> • Wrap up of awards • Submissions deadline 	<ul style="list-style-type: none"> * Remind documentation contributors that the awards must be delivered to NAHU on or before April 5th * Offer your assistance to answer questions or help in any way you can
April	Luann	how judging works	* Submissions are due at NAHU on April 5!!
May	Luann	<ul style="list-style-type: none"> • Changes • Suggestions 	<ul style="list-style-type: none"> * Encourage Awards Chairs and individual members to attend National Convention so they can receive awards in person * Plan to attend Awards breakout session to learn about changes, leadership guide revisions & tools
June	Rosanne		* Congratulate all chapters for submitting

Be sure and copy NAHU RVP on these emails

Local Award chairs/Presidents etc have no way of knowing in your region what is going on without these emails. These are very important. Be sure after our call each month if there are any new things coming or changes please be sure and include them in the monthly emails



NAHU Chapter & Leadership Development Committee Report

2/8/19

Last Committee meeting Tuesday, January 22, 2019, 2:00 p.m. (ET)

X=Attended

A = Absent



Attendance:

Arty Accardo	X	Denise Villagran (Region 6)	A
Cerrina Jensen(Vice Chair/916)	X	Tammy Kennedy (Region 7)	X
Shelly Sweatt (Region 1/203)	X	Emma M. Passe (Region 8)	X
Dave Cagliola (Region 2/484)	X	Lou Reginelli (At Large)	X
Bill Barrett (Region 3/614)	X	Keith Wallace (Incoming Vice Chair)	A
Chris McPike (Region 4)	A	Dane Rianhard (EC Liaison)	A
Donna Hill (Region 5)	A	Janet Trautwein (NAHU CEO)	A
		Brooke Willson (Staff Liaison)	X

➤ Task Force Reports

- Regional Leadership Communications – Lou Reginelli
 - Written plan of communication for Chairs is complete and in review
- Communication Plan – Dave Cagliola
 - Ramping back up to have a written plan by 1st quarter
- Tools & Resources – Bill Barrett
 - Complete list and consolidation complete, In review for updates and additions
- Chapter Certification - Cerrina
 - Review of the program complete, In update for freshen up and new communication to members

➤ Regional Updates/Concerns

- Region 8: Local chapter (Portland AHU) does not have an incoming president. Not aware of succession planning, how can we get this information to the chapters?
- Would be good to have some type of leadership training mechanism, PowerPoint, etc. that can be given on an annual basis
- Discussed the merit of extending presidential term from one-year to two-year. Double edged sword, in that, when the term is longer people filling positions become permanent and don't cycle through the chairs

➤ Announced Keith Wallace as the incoming committee vice chair

➤ Upcoming Event Prep – Leadership Forum

- Call for volunteers:
 - Registration starting at 9 am
 - Emma, Bill, Shelly, Keith
 - Everyone else be there at 9:30 am
- Planted questions
 - Committee members will be sitting at separate tables
 - Each topic, have five questions
- Leadership Forum Resources
 - Will have links directly from the Leadership Forum to the each specific resource
 - President's Timeline
 - Committee asked to email Arty with specific tools or suggested tools
- Speaker Outlines
- Arty shared his outline – Attracting Volunteer Leaders & Forming Strong Committee

- Discussed his steps
- Emma discussed her presentation. Limiting it to 10 minutes
- Shared Cerrina's presentation.
- Succession Planning – will be open discussion but with a panel
 - Four people panel: Cerrina, Pat Griffey, Jill Pedersen, Dave Cagliola
 - How do we connect membership to leadership?
- Developing a master deck so anyone can step in and do the job
- Reminders
 - Communicate with Arty if there are any tools recommendations for the Leadership Forum
 - Next Meeting will be in person at Capitol Conference directly after the Leadership Forum



GOVERNANCE

Chair: David Smith
Board Liaison: Pat Griffey
Month: February 2019

Governance held its monthly call on February 7, 2018. Here is a summary of the work that the committee is currently involved with:

Discussion over Requested Changes to “Outside Speakers” P&P

Following the Board’s January 2019 meeting, Karen Kirkpatrick submitted two specific proposals to modify the recently adopted Outside Speakers P&P:

A1: Reimbursement for speaker expenses shall be consistent with existing policies and procedures related to travel by NAHU volunteer leaders...

Speakers should be reimbursed for a per diem of meals. They are not doing the industry a favor by being talked down on their speaker fee, limited on other expenses and expected to pay for their meals. \$75 is a fair per diem. San Diego is not going to be cheap.

The committee discussed this request at length and agreed that the current P&P gives NAHU’s CEO and the Board the ability to permit this variance from the stated policy. So no change to the P&P was necessary to accomplish this if it was determined that such a departure from the P&P was appropriate.

A4: No agreement may permit NAHU to pay for books, promotional material or other items which the speaker may offer for sale or otherwise, or the payment of shipping expenses associated with the same.

More and more speakers are authors and use their books as negotiation tools for speaker fees/honorariums. Finding quality speakers should not be restricted due to our book policy. We should be able to negotiate and pay for a number of books and shipping to have speakers sign at the book table in the exhibit hall. We might even consider having sponsors pay for a portion of books (as part of their sponsorship) to have the author in their booth doing a book signing.

This request sparked a great deal of discussion by members of the Governance Committee. If one of the objectives of the “pay by buying books” approach was to increase sales of the book for the benefit of the author/speaker, then on its face, that seemed harmless. However there were three concerns raised:

- One consistent concern was the tax treatment of such payments since NAHU would still be paying for services rendered (speaking) through some form of compensation, requiring the issuance of a Form 1099-MISC to the speaker.

- Further there were complications associated with the costs associated with shipping and storage of the books prior to the event, and what to do with any remaining books afterwards.
- Finally there was worry about the precedent this would set for other future speakers selling other items, i.e. t-shirts, videos, DVDs, etc. (Note that we tried to did spend time explaining to Mr. Mordo that no one bought VHS or Betamax tapes any longer).

These complications ultimately lead the committee to recommend to the Board of Trustees that no modification of the P&P for this purpose was necessary.

Respectfully submitted,

David C. Smith

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

Action	Notes
Make recommendations on improvements and additions to board training	Completed
Make recommendations on changes to P&Ps and policy procedures	

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



HUPAC

Chair: Steve Selinsky

Board Liaison: Rusty Rice

Month: January/February 2019

Meeting held on 2/11/2019

Absent: Roland (Region 6) , Brad (Region 7)

Excused: Terri (mbr at Large) , Mike (Region 1)

Board met on 2/11/2019

- Approved new HUPAC Candidate Budget
- Discussed Legislative and regulatory items on the table and how HUPAC may impact these issues
- Discussed Capitol Conference
 - Bowling Event Currently have 101 registered Still need more registrations and 1-2 more sponsorships
 - Hill reception Tuesday evening at Top floor of hotel. Currently 27 members of Congress RSVPd 88 people registered as of today
 - HUPAC Awards will be presented on Monday
 - Letter going out to First time attendees explaining HUPAC and asking for support
 - Goal to raise \$85,000 and to match overall prior year of \$1.2 million
- Next Meeting Sunday of Capitol Conference
 - Strategy session Saturday evening of Capitol Conference 6-7 PM



LPRT

Chair: Michael Gomes
EC Liaison: Kelly Fristoe
Month: February

We covered a number of key items at our January committee meeting with our focus centered around both our participation at Capitol Conference and our annual recruitment drive for new and renewed LPRT members.

We have identified all speakers for our break out session at our Capitol Conference. The session will be focused on PEO's and titled: "PEO's - How their role has changed in today's new world of healthcare". The session will be a panel style discussion and moderated by Tiffany Stiller from BenefitMall. Speakers include:

- Jay Starkman - CEO, Engage PEO
- Todd J. Cohn - Vice President, Insurance Services and Regulatory Affairs at TriNet
- Ari Wind - PEO Sales Executive at BenefitMall

The panel has already circulated and rehearsed a number of questions and will be ready to further accept questions from the audience.

We have circulated to each committee member a list of all current LPRT members. During Capitol Conference, we are encouraging each committee member to seek out those people in their regions that are not members and asking them to join this year.

Once we begin this year's membership process, we will recirculate the list and do follow-up recruitment calls for those that have not yet renewed. Our application portal is tested and ready to launch.

Further, we are looking at developing additional one-page collateral pieces that can be used to promote LPRT for local chapter, state and regional conferences. We will have these available on the NAHU website as well.

Lastly, we will be changing our February meeting to be "in-person" during Capitol Conference.

January Meeting Attendance:

Chair:	Mike Gomes	X	Region 6:	Doris Waller	X
Vice Chair:	Valerie Cramer	X	Region 7:	Robert Tierney	X
Region 1:	Thomas Spreitzer	X	Region 8:	Terry Allard	A
Region 2:	Dave Mordo	X	At Large:	Tiffany Stiller	X
Region 3:	Yun Chalif	A	BoT Liaison:	Kelly Fristoe	X
Region 5:	Monique Hahn	X	NAHU Staff:	Brooke Willson	X

February 2019 Media Relations Report

By Meg McComb

The Media Relations Committee is in full swing, preparing for Capital Conference!

We are excited that we will be launching our second Social Media Campaign at Capital Conference, both for attendees and those NAHU members unable to join us. NAHU members will all receive sample posts, spanning a variety of relevant topics.

During the Regional meetings, Meg McComb and Dawn McFarland will briefly outline our Social Media Campaign, including an invitation to attend our Social Media Table Talk, to be held Monday evening in the hotel. (Watch for more details!)

Following is the attendance at the last MRC board meeting:

Present:

Lee Nathans – Reg. 3
Chad Lewis – Reg. 4
Chrissy Yelverton – Reg. 5
Emily Bremer – Reg. 6
Suzy Alberts – Vice Chair
Craig Gussin – Media Militia Chair
Dawn McFarland – SM Chair
Neil Crosby – Advisor
Pat Griffey – Board Liaison
Kelly Loussedes – Staff Liaison

Absent:

Phil Boyle – Reg. 1
Deb Stocks – Reg. 2
Danine Baca – Reg. 7
Naama Pozniak – Reg. 8
Meg McComb, Chair



NOMINATIONS COMMITTEE

Chair: Mike Embry
Vice Chair: Pat Griffey
Member: Art Jetter
Board Liaison: Mike Embry
Month: February 2019

The following nominations have been submitted to the committee for the 2019 – 2020 Board:

Dane Rianhard – President Elect
Eugene Starks – Vice President
Kelly Fristoe – Treasurer
Eric Kohlsdorf - Secretary
Mike Deagle – RVP Region III
Paige Phillips – RVP Region V

Mike Grinnell – Region I and Ray Magnuson – Region VII have indicated they will both be continuing for another term as RVP of their respective Regions. Their nominations are incomplete but they are both aware of what is needed to complete their nomination.

The 2019 Campaign guidelines are being reviewed by the committee and will be released to candidates after Capitol Conference.

Sincerely,

Mike



PERSONNEL COMMITTEE

Chair: Mike Embry
Board Liaison: Mike Embry
Month: February 2019
Committee: Mike Embry
Rusty Rice
Pat Griffey
Dane Rianhard
Ray Magnuson
Ed Oleksiak

The committee had a call on December 10th to discuss the CEO evaluation. Evaluations were completed by all BOT members. The results of the CEO evaluation were presented to the BOT during Executive session on January 22nd. The Chair has held the evaluation call with the CEO.

Sincerely,

Mike

**Bylaws of the
Fort Worth Association of Health Underwriters, Inc.**

Article I. Name and Territorial Limits

Section 1. This professional organization shall be known as the Fort Worth Association of Health Underwriters, Inc., (FWAHU) hereinafter referred to as the Association, a not for profit corporation, incorporated in and under the laws of the State of Texas, and chartered by the National Association of Health Underwriters.

Section 2. The territorial limits of the Association shall be confined to the greater North Texas metropolitan area.

Article II. Association Objectives

Section 1. The objectives of the Association shall be:

- A. To place the sale and service of insurance upon the highest possible standard.
- B. To advance public knowledge for the need and benefit of the insurance industry.
- C. To provide and, or, promote continuing education, legislative activity and guidance, regulations, practices, and self improvement which is in the best interest of the insurance industry, the public, and our members.
- D. To be active as an association in public services and to encourage its members to support and contribute to community activities.
- E. To promote the CODE OF ETHICS of the National Association of Health Underwriters (NAHU), hereby made a part of these bylaws.
- F. To promote the common business interest of those engaged in the insurance industry.

Article III. Membership

Section 1. Classes of Membership

- A. Active Members
- B. Local Associate Members
- C. Honorary Members
- D. Life Members**

Section 2. Active Membership. An Active member may be any individual licensed by the state licensing authority for the sale of health insurance products. Active members may also include non-licensed individuals engaged in the

distribution of health insurance products such as, but not limited to, home office personnel and others engaged in the management and distribution of such products.

Section 3. Local Associate Membership. Local Associate Members are members of other TAHU chapters who wish to associate themselves with FWAHU. Local Associate Members will not be members for census or voting purposes, but shall enjoy all other membership privileges provided the Association. Dues will be the local associate dues.

Section 4. Honorary Membership. Honorary members shall be individuals who have performed distinguished or meritorious service of recognized value to the Association, and who are elected to such membership by a 2/3 majority of the board of directors of the Association.

Section 5. Life Membership. Life membership may be granted when an active member has been in good standing for a minimum of ten (10) consecutive years, and has: (1) attained age 65 and retired; or (2) is disabled. Life members have the same rights and privileges as individual members. This association shall determine the amount of reduction of local chapter dues, if any. Life member status shall be automatically conferred when all qualifications are met and application is made and verified by the National Association of Health Underwriters.

Section 6. The Board of Directors of the Association may from time to time create other types of memberships to the Association, so long as such action does not conflict with the bylaws of NAHU.

Article IV. Membership Application, Responsibilities, and Removal

Section 1. Application for membership shall be made in such a manner and form as may be prescribed by the Board of Directors.

Section 2. Members shall be responsible for adhering to the Code of Ethics of the Association and representing themselves to the public only upon the highest professional standards.

Section 3. Removal.

- A. The membership of any active member failing to pay dues on a timely basis, as prescribed by NAHU, TAHU, or FWAHU, shall be terminated.
- B. The membership of any active member may be terminated by a vote of 2/3 of the Board of Directors present at a duly constituted Board meeting, for failure to maintain the standard required for membership or for other causes

deemed sufficient by the Board of Directors. An action to terminate a member requires a written statement of the grounds for termination and a full hearing thereon. A copy of such statement shall be furnished to the member fifteen (15) days before the time set for the hearing, together with a notice as to the time and place of such hearing. If the member whose membership is in question shall be on the Board of Directors, he shall not be permitted to act in the capacity of a Director in connection with any proposed termination of his or her membership.

Section 4. Reinstatement.

- A. A former member desiring a continuous membership record may be reinstated by paying all dues in arrears. Failure to pay all dues in arrears will cause the former member to be treated as a new member upon the payment of current dues.
- B. The member whose membership has been terminated may appeal to the membership in general, provided that notice of intent to appeal is given to the President in advance, and the cost of said appeal is borne solely by the terminated member. An affirmative vote of fifty percent (50%) plus one (1) shall be required to overturn the decision of the Board of Directors. If the terminated member is successfully reinstated, he will be reimbursed the reasonable cost of the appeal.

Article V. Officers

Section 1. The officers of the Association shall be a President, President-Elect, **Vice President**, Secretary, Treasurer, Immediate Past President and a non-voting Executive Director.

Section 2. Each officer shall be an active member of this Association and the State and National Association of Health Underwriters in good standing.

Section 3. All officers shall take office on the first day of July of each year following their election, and shall serve for a term of one year, or until their successors shall be duly elected and qualified.

Section 4. The office of Immediate Past President shall be filled automatically by the outgoing President. In the event there is no outgoing President, this office shall remain vacant.

Section 5. If the office of the President shall become vacant due to death, disability, resignation, or removal by due process, the President-Elect shall assume the office for its unexpired term and the term of President for the succeeding year and the office of President-Elect shall become vacant until the next regular election. If the office of President becomes vacant

and there is no President-Elect, the order of succession shall be **Vice President** then Treasurer, and then Secretary.

Section 6. If the office of President-Elect shall become vacant due to death, disability, resignation, or removal by due process, or by succession to the Presidency under Article V, Section 5, the President shall, within thirty (30) days of the effective date of vacancy, appoint a member of this Association in good standing to fulfill the duties of the office for its unexpired term. The appointment shall be subject to a three-fourths (3/4) vote of approval by the Board of Directors. The office itself shall remain vacant until the next regular election.

Section 7. If the offices of **Vice President**, Secretary and/or Treasurer become vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article V, Section 6, the office(s) shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s). Appointees shall assume the title and duties of the office(s).

Section 4. The duties of the officers shall be as follows:

A. **President.** The President shall be the Chief Executive Officer of the Association and shall preside over all meetings of the Association and the Board of Directors. He/she shall be an ex-officio member of all standing and special committees.

B. **President Elect.** The President Elect, in the absence of the President, shall preside at all meetings and shall perform such other duties as may be assigned by the President or Board of Directors.

~~C. **Vice President.** The Vice President, in the absence of the President and President Elect, shall preside at all meetings of the Association and the Board of Directors. The Vice President shall also perform other duties as may be assigned by the President or Board of Directors.~~

D. **Secretary.** The Secretary shall be responsible for the safekeeping of all of the records of the Association, including but not limited to records of membership, attendance, minutes of all meetings of the Association and the Board of Directors, Association Bylaws and Policy and Procedures, and shall perform other duties as may be assigned by the President or Board of Directors.

E. **Treasurer.** The Treasurer shall be responsible for the receiving and safekeeping of all funds and dues paid to the Association and shall

deposit such funds and dues in the Association's official depositories. The Treasurer shall disburse such funds only with the order and consent of the Board of Directors. The Treasurer shall at all times keep a good and orderly set of financial records. A current financial report of funds received and disbursed, including budget comparisons and account reconciliations shall be provided monthly to the Board of Directors. The accounts and books of the Treasurer shall at all times be open to inspection by the President, the Board of Directors and any duly authorized auditor(s). The Treasurer shall be responsible for the completion and submission of forms required by laws governing the administration and/or tax status of the Association. The FWAHU bank accounts must always require two signatures on checks over \$1000. These signatures will be the President, President-Elect, Treasurer and/or Executive Director. The Treasurer will chair the Budget & Finance Committee.

F. Immediate Past President. The Immediate Past President shall serve as an advisor to the Board of Directors and perform other such duties as assigned by the President or Board of Directors. The Immediate Past President will chair and appoint the Nominations and Elections Committee and the Trustee Committee.

G. Association Executive. The Executive Director is appointed by the Board of Directors for such period, such compensation and with such authority, duties, facilities and assistance as the Board of Directors may determine. The Association Executive shall have no vote.

Article VI. Board of Directors

Section 1. The Board of Directors shall consist of the Officers of the Association, the Standing Committee Chairs, and the various additional Committee Chairs appointed by the President.

A. Officers are as defined elsewhere in these bylaws.

B. Standing Committee Chairs are as defined elsewhere in these bylaws.

Section 2. Each director shall be an Active Member of this Association and the State and National Association of Health Underwriters in good standing.

Section 3. All directors shall take office on the first day of July of each year following their election, and shall serve for a term of one (1) year.

Section 4. The Board of Directors shall determine the policies and activities of the Association, approve the budget, authorize all expenditures and disbursements, and have the authority and responsibility to manage the Association's affairs.

Section 5. Meetings

- A. Regular meetings of the Board shall be held at least twelve times each year at such time and place as may be designated by the Board or by the President in the event that the Board does not so designate.
- B. Special meetings of the Board may be called on order of the President, a majority of the Executive Committee, or a majority of the members of the Board. Notice of the time and place of the holding of special meetings of the Board shall be given to each Director at least thirty (30) days prior to the meeting.
- C. A quorum shall consist of a majority of The Board of Directors.

Section 6. Absences. Any elected officer or standing committee chair who is absent from more than two (2) regular meetings of the Board during a single administrative year may be asked by the President to vacate the seat on the Board of Directors. The vacancy shall be filled in accordance with Article VI, Section 9a below. However, the President shall consider each absence as a separate circumstance and may expressly waive such absence.

Section 7. Compensation and Expenses.

- A. Directors and elected officers shall not receive any compensation for their services.
- B. The Board may authorize the reimbursement of its members for expenses incurred on behalf of FWAHU or in attendance of FWAHU authorized meetings.

Section 8. Indemnification. This Association may, by resolution of the Board of Directors, provide for indemnification by this Association of any and all its Directors or officers or former Directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit or proceeding, in which they or any of them are made parties, or a party, by reason of having been Directors or officers of this Association, except in relation to matters as to which such Director or officer or former Director or officer shall be adjudged in such action, suit or proceeding to be liable for negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for negligence or misconduct.

Section 9. Vacancies, Removal & Recall.

- A. The President will appoint a person to fill any vacancy on the Board of Directors. A Director so appointed to fill a vacancy shall serve the

unexpired term of his predecessor. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors

- B. An officer, member of the Board of Directors, committee member or chair or task force member or chair may be removed from office in the event of such acts of dishonesty, fraud, misrepresentation, or other reasonable cause as would prevent the effective performance of his/her duties.
- C. No elected officer or board member, or appointed committee member or chair, or appointed task force member or chair may be removed from office without a three-fourths (3/4) vote of the Board of Directors at any regular or special meeting at which a quorum is present.
- D. The process for removal shall be; Notice of removal must be sent by registered mail to the affected individual advising him/her of the action taken or about to be taken. Removal by due process requires notification prior to the vote for removal from office. The Board of Directors and/or twenty-five percent (25%) of this Association's membership can initiate removal. Removal can only be achieved by a three-fourths (3/4) vote of the Board of Directors.
- E. Failure to achieve the required vote for removal will cause the immediate reinstatement of the recalled individual to office. Any appointee replacing the recalled officer shall also immediately be discharged.
- F. Any individual member of this Association shall lose all rights and privileges of office under this Association if his/her license to sell insurance is revoked or if he/she is convicted of a felony or gross misdemeanor.

Article VII. Election of Officers

- A. All Officers shall be elected annually, no later than April 30, by the membership to serve for a term of one year.
- B. The election of Officers shall be held by mail or in some other manner as determined by the Board of Directors.
- C. The Immediate Past President shall appoint a Nominations Committee. The duties of this committee shall be to solicit and receive nominations and to prepare a slate of candidates. The Nominations Committee shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and reporting the results.

Article VIII. Delegates and Representatives to NAHU Functions

Section 1. NAHU House of Delegates and Annual Convention

- A. NAHU will advise the Association of the number of allotted delegates the Association may send to the House of Delegates. The Association delegates shall be awarded, in order of available slots, to the President, Secretary, Treasurer, and Immediate Past President and, if applicable, the President Elect ~~or the Vice President~~ of the Association. Any remaining Delegate slot(s) shall be filled by the Board of Directors in such manner as the Board sees fit. A number of alternate delegates may be determined by the Board of Directors as is deemed necessary.
- B. Provided funds are available, the Association will reimburse Delegates to the House of Delegates for the cost of registration, round trip airfare, and the cost of lodging up to the maximum amount approved by the board. The maximum amount of reimbursement will be set annually by the Board of Directors. The Delegate will not be reimbursed unless the full responsibilities of a delegate are met. Unless excused by the Board, a delegate must attend all of the following meetings held at the NAHU Convention , including:
 - 1.) Texas State meetings
 - 2.) Regional meetings
 - 3.) House of Delegates meetings

Section 2. Capitol Conference

- A. Delegates to attend the Capitol Conference shall be the President, the President Elect, and the Chairperson of the Legislative Committee. Funds available, additional delegates may be sent with the advice and consent of the Board of Directors, in descending order as prescribed in Article VIII Sec 1a.
- B. Provided funds are available, the Association will reimburse Delegates to the Capitol Conference for the cost of registration, round trip airfare, and the cost of lodging up to the maximum amount set by the board. The maximum amount of reimbursement will be set annually by the Board. The Delegate will not be reimbursed unless the full responsibilities of a delegate are met. Unless excused by the Board, a delegate should attend the regularly scheduled general sessions held at the Capitol Conference.

Article IX. Executive Committee

- Section 1. Authority and Responsibility.** It shall be the duty of the Executive Committee (EC) to conduct the affairs of FWAHU at such time as the Board of Directors is not in session, except those specifically reserved to

the Board by the Bylaws, pursuant to delegation of authority to the Executive Committee by the Board.

Section 2. Composition. The EC shall consist of the Officers of the Association.

Section 3. Quorum. A majority of the EC shall constitute a quorum at any duly called meeting or vote of the EC. The President shall call all such meetings of the EC as the business of the Association may require, or a meeting shall be called by the president on the request of any other three (3) members of the EC.

Section 4. The EC may transact business by mail or electronic means by voting upon proposals presented to them. Any such proposal shall be adopted if at least two-thirds (2/3) majority of the EC returns affirmative votes.-

Article X. Standing & Special Committees

Section 1. The Standing Committees shall, as a minimum, consist of the following :

- A. Membership**
- B. Nominations & Elections**
- C. Programs**
- D. Education**
- E. Awards & Recognition**
- F. Legislation**
- G. Charities**
- H. Trustees**

Section 2. Special Committees. The President shall appoint the chairs of all standing, special or ad hoc committees subject to the approval of the board of directors with the exception of the Nominations & Elections committee which is appointed by the Immediate Past President.-

Section 3. Actions by Committees. Any action by a committee shall be subject to the approval of the Board of Directors or the Executive Committee in the absence of the Full Board.

Section 4. Organization. The Board of Directors shall establish guidelines for all committees and task forces regarding usual duties, terms of office, and requirements for reports unless otherwise specified in these bylaws.

Section 5. Creation and Dissolution of Committees. The administration of the fiscal affairs and consolidation and dissolution of all standing, special and ad hoc committees and task forces are vested in the Board of Directors.

Article XI. Duties of the Committees

- Section 1. Membership.** The Committee on Membership shall encourage membership among all licensed agents, general agents and managers, brokers, home office personnel, marketing management, third party administrators, HMO's, PPO's, and others who are involved in the sale and service of disability income and health insurance products.
- Section 2. Nominations & Elections.** The Committee on Nominations, & Elections shall recommend a slate of candidates for the Associations offices to be elected. The committee on Nominations shall present its slate of officers in the third quarter of the administrative year for Board of Directors action.
- Section 3. Meetings & Programs.** The Committee on Programs shall arrange a program for every meeting of The Association as far in advance as possible, cooperating with The Board of Directors and other Committees.
- Section 4. Education.** The Committee on Education shall aid in the promotion, development and extension of education and training programs in the practice of disability and health insurance for the use and benefit of its members and the public.
- Section 5. Awards & Recognition.** The Committee on Awards & Recognition shall have the responsibility of promoting participation in and qualification for all of the various awards this Association and/or its members may be eligible for. Duties of this Committee also include the compiling and maintaining of any and all records necessary for such awards.
- Section 6. Legislation.** The Committee on Legislation shall examine laws and regulations existing or proposed, affecting the disability income and health insurance business and submit its recommendations to the Board of Directors. The committee shall lead and assist in the implementation of the legislative efforts and fundraising programs of the NAHU, TAHU, and FWAHU.
- Section 7. Charities.** The Committee on Charities shall identify and present to the Board of Directors those charitable causes that it deems worthy of the Associations time and resources. The committee shall also recommend, design, and implement fundraising programs to aid such causes.
- Section 8. Trustees:** The trustees shall be a committee consisting of past presidents who desire to serve on this committee. The Committee shall be represented on the FWAHU Board by the Immediate Past President. The Committee shall handle any special projects as requested by the President of FWAHU.

Article XII. Dues

- Section 1.** Each active member of this Association shall pay local, state and national annual dues. Such annual dues shall be payable on the first day of the member's anniversary month as recorded by the National Association of Health Underwriters. All dues shall be submitted to and through the National Association of Health Underwriters. Any individual member more than sixty (60) days in arrears in payment of dues shall be dropped from the rolls as a member in good standing.
- Section 2.** The Board of Directors shall determine the amount of annual dues of this Association. This Association's dues may only be changed once a year and will be in effect from January 1 through December 31 of each year. Not later than the fifteenth (15th) of September of each year, or a date specified by the National Association of Health Underwriters, if this Association plans to increase or decrease its local chapter dues for the following calendar year, the President shall advise the National Association of Health Underwriters in writing of the Board-approved dues for the following year. An increase in dues shall require the approval of a 2/3 majority of the Board of Directors.

Article XIII. Parliamentary Authority

- Section 1.** Robert's Rules of Order (revised) governs this Association in all parliamentary situations that are not provided for in the law or in its charter, bylaws or adopted rules.

Article XIV. Dissolution

- Section 1.** Dissolution of this Association requires the passing of a Resolution of Resignation by a three-fourths (3/4) vote of all active members. The adopted resolution shall be sent by the Secretary of this Association by registered mail to the Executive Vice President of the National Association of Health Underwriters and shall become effective upon acceptance by the Board of Trustees. Upon acceptance of the Resolution of Resignation by the Board of Trustees, individual members of this Association shall become active members of the existing local association nearest them in their state, or their state association, or members-at-large if no other association exists within their state.
- Section 2.** This Association, by taking the action to resign, shall surrender all rights to use the name, emblem, insignia, plate, sign, label or phrase indicative of membership in this Association.
- Section 3.** This Association's charter with the National Association of Health Underwriters may be suspended or revoked in accordance with

appropriate sections of the bylaws of the National Association of Health Underwriters.

Section 4. The association shall use funds only to accomplish the objectives and purposes specified in the bylaws and no part of said funds shall inure, or be distributed to its members in the event this Association is dissolved or its charter revoked for cause in violation of the by-laws of the National Association of Health Underwriters . Immediately upon dissolution or revocation of its charter, this Association's Board of Directors shall return all remaining Association funds to its state association. If there is no state association, the funds shall be sent to the National Association of Health Underwriters for placement in escrow. Funds placed in escrow will be distributed in accordance with the procedures outlined in the bylaws of the National Association of Health Underwriters.

Article XV. Amendments

Section 1. Any amendment of these bylaws, if in conformity with the policy of the National Association of Health Underwriters, may be adopted by a two thirds (2/3) vote of the active members of this Association present at any meeting of this Association, provided that written notice of the meeting and of the proposed amendment(s) shall have been given to the members at least one month prior to the meeting, and provided further that a quorum is present at the meeting..

Section 2. Fifteen percent (15%) of this Association's membership shall constitute a quorum.

Article XVI. Previous Bylaws Superseded

Section 1. Bylaws. These bylaws, as revised, supersede all provisions of any previous bylaws of the Fort Worth Association of Health Underwriters.

Revised: February 10, 2011

THE END OF BYLAWS



Finance Committee Teleconference

Date: February 11, 2019

MINUTES

1. Roll Call
Present: Eugene Starks, Ashley Kapostins, Mike Deagle, Janet Trautwein, Jennifer Murphy
Excused: Dane Rianhard, Kelly Fristoe, Alycia Riedl, Ray Magnuson, Jill Pedersen, Kevin Trokey, Jessica Watts
2. Approve Agenda
3. Comments and discussion concerning the monthly financial report
December 2018 Financial Statements, Trend Analysis and Projections - the committee reviewed the statements and analysis and discussed any questions.
4. Benchmarking Committee Discussion – the committee is scheduled to have a call next week and will also be meeting in person at Capitol Conference.
5. New Business
6. Adjourn

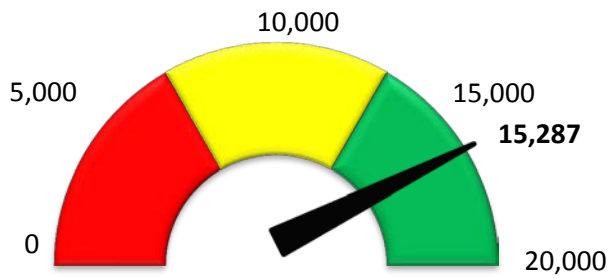
National Association of Health Underwriters
BALANCE SHEET
December 31, 2018

	This Year	Last Year	Variance	% Increase(Decrease)
ASSETS				
CURRENT ASSETS				
Operating Cash and Cash Equivalents	597,220.71	372,557.57	224,663.14	60.30%
Accounts Receivable, Net	227,243.94	367,033.65	(139,789.71)	-38.09%
Prepaid Expense	144,202.33	120,683.69	23,518.64	19.49%
Note Receivable	0.00	2,500.00	(2,500.00)	-100.00%
Total Current Assets	968,666.98	862,774.91	105,892.07	12.27%
SHORT TERM INVESTMENTS, at Fair Value				
LONG TERM INVESTMENTS, at Fair Value				
Equity Securities	967,046.27	1,864,070.17	(897,023.90)	-48.12%
Total Long Term Investments	967,046.27	1,864,070.17	(897,023.90)	-48.12%
PROPERTY AND EQUIPMENT, at Cost				
Office Furniture and Equipment	389,987.29	380,011.09	9,976.20	2.63%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(643,719.76)	(538,080.61)	(105,639.15)	19.63%
Total Property and Equipment	207,221.46	302,884.41	(95,662.95)	-31.58%
LONG TERM ASSETS				
Intangible Assets-REBC Designation	50,000.00	50,000.00	0.00	0.00%
Total Long Term Assets	50,000.00	50,000.00	0.00	0.00%
DEPOSITS				
Note Receivable	44,161.60	37,161.60	7,000.00	18.84%
	0.00	2,500.00	(2,500.00)	-100.00%
TOTAL ASSETS	2,237,096.31	3,119,391.09	(882,294.78)	-28.28%
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts Payable and Accrued Expenses	244,460.08	241,910.19	2,549.89	1.05%
State and Local AHU Dues Payable	202,158.28	182,713.56	19,444.72	10.64%
Deferred Revenue - Membership	1,475,777.73	1,688,387.58	(212,609.85)	-12.59%
Deferred Revenue - Conferences	256,818.50	214,951.35	41,867.15	19.48%
Total Current Liabilities	2,179,214.59	2,327,962.68	(148,748.09)	-6.39%
LONG TERM LIABILITIES				
Deferred Rent Oligation	206,019.65	238,107.53	(32,087.88)	-13.48%
Deferred Tenant Allowance	128,328.75	173,621.19	(45,292.44)	-26.09%
Total Long Term Liabilities	334,348.40	411,728.72	(77,380.32)	-18.79%
TOTAL LIABILITIES	2,513,562.99	2,739,691.40	(226,128.41)	-8.25%
NET ASSETS				
Net Assets, Beginning of Year	379,699.69	772,731.01	(393,031.32)	-50.86%
Current Year Activity	(656,166.37)	(393,031.32)	(263,135.05)	66.95%
TOTAL NET ASSETS	(276,466.68)	379,699.69	(656,166.37)	-172.81%
TOTAL LIABILITIES AND NET ASSETS	2,237,096.31	3,119,391.09	(882,294.78)	-28.28%

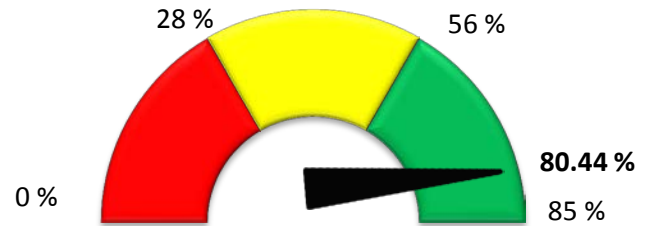


NAHU BOARD OF TRUSTEES KEY INDICATORS REPORT DECEMBER 2018

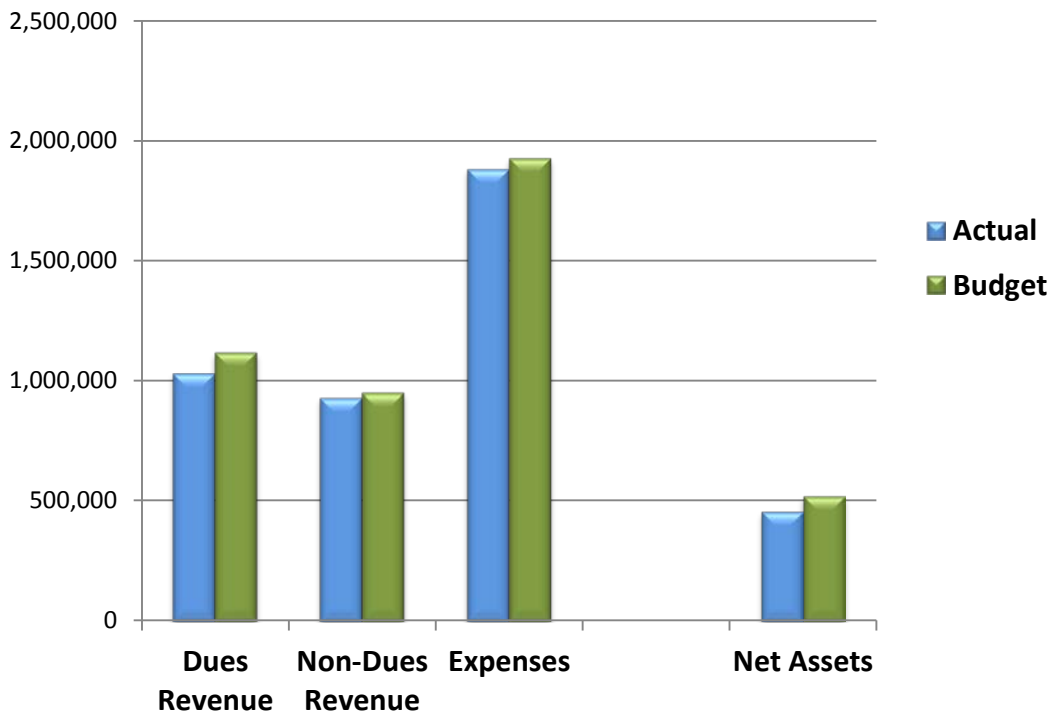
MEMBERSHIP



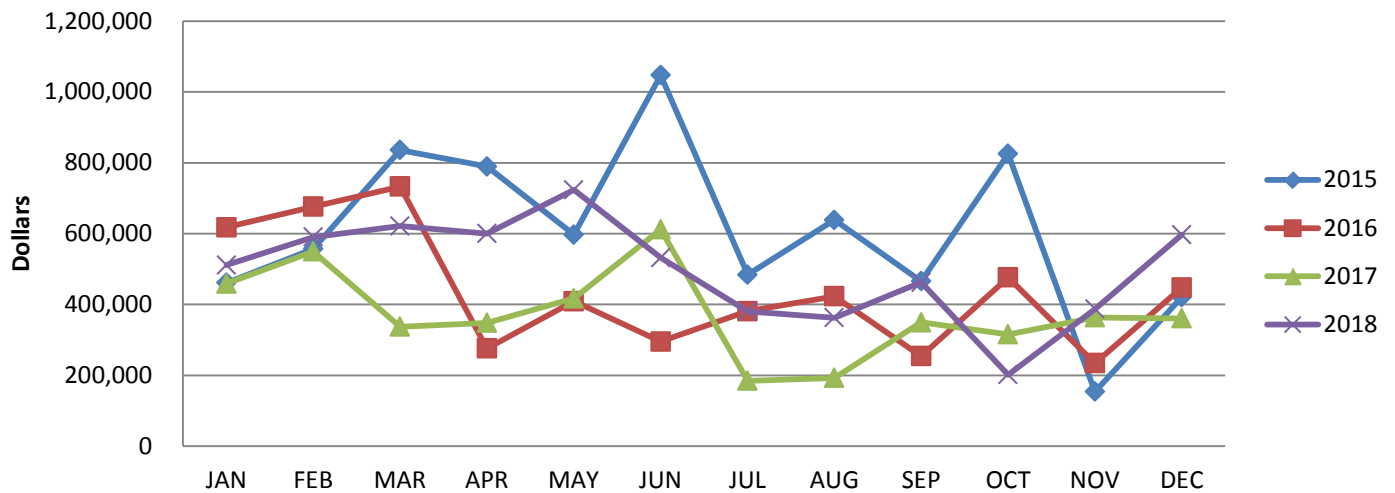
RETENTION



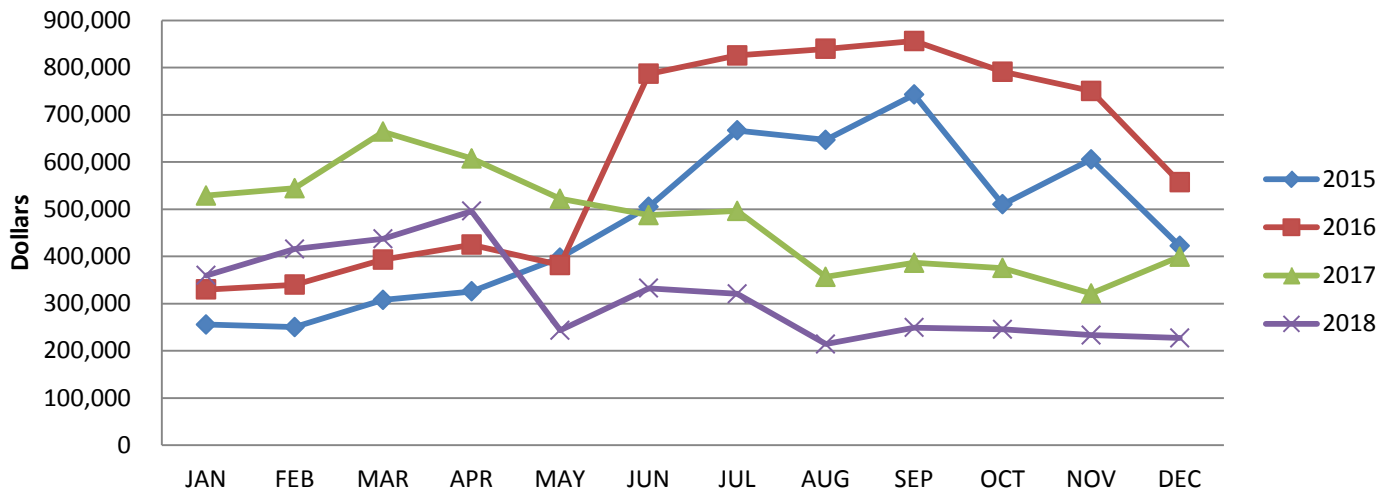
2018 TOTAL FINANCIAL RESULTS



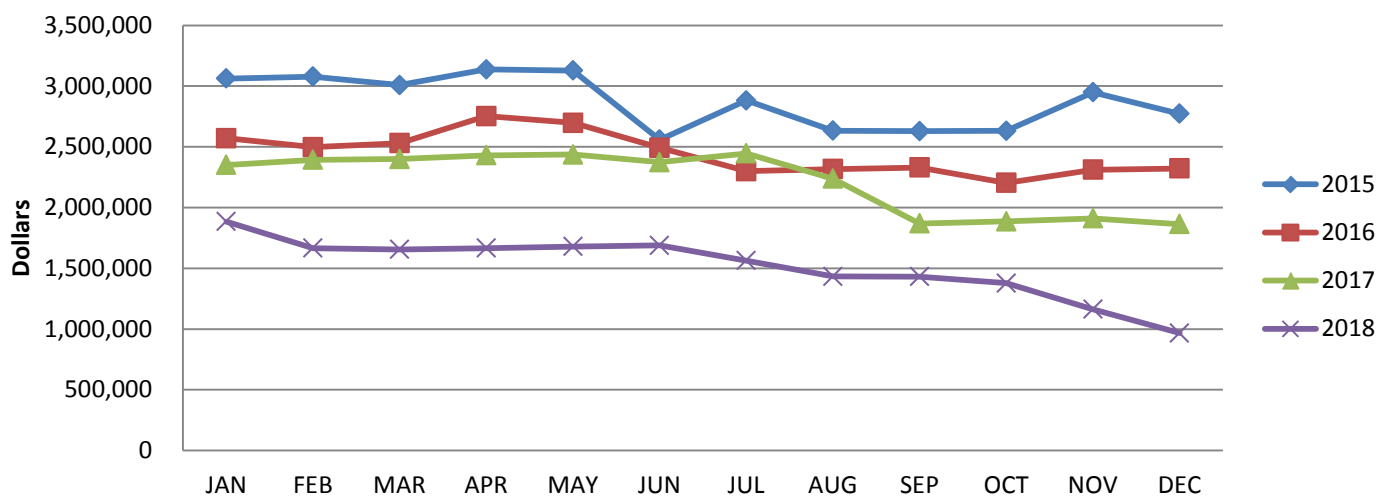
CASH



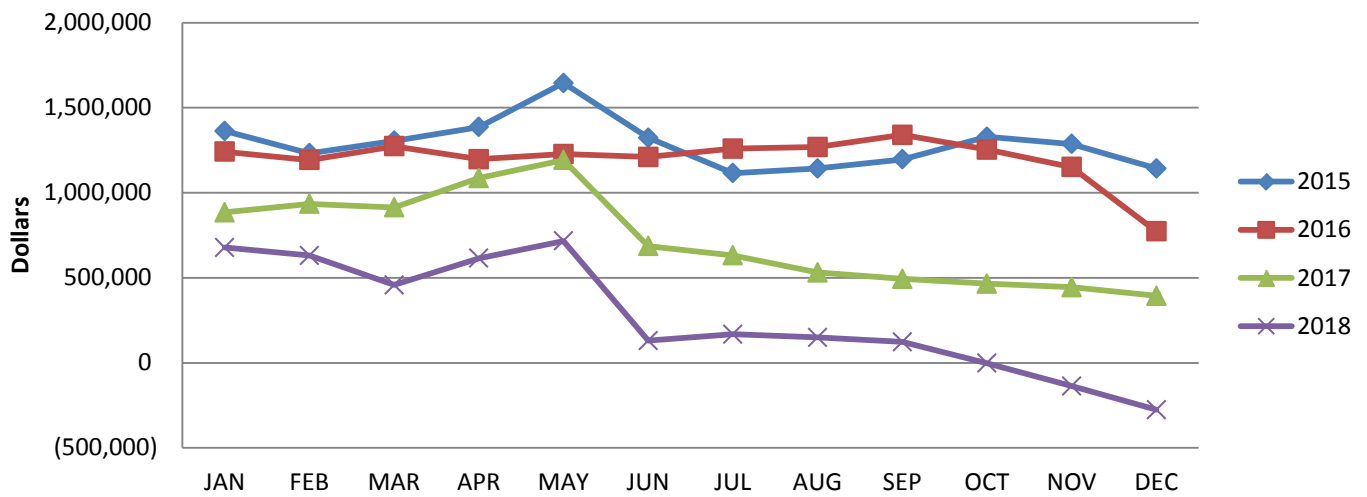
ACCOUNTS RECEIVABLE



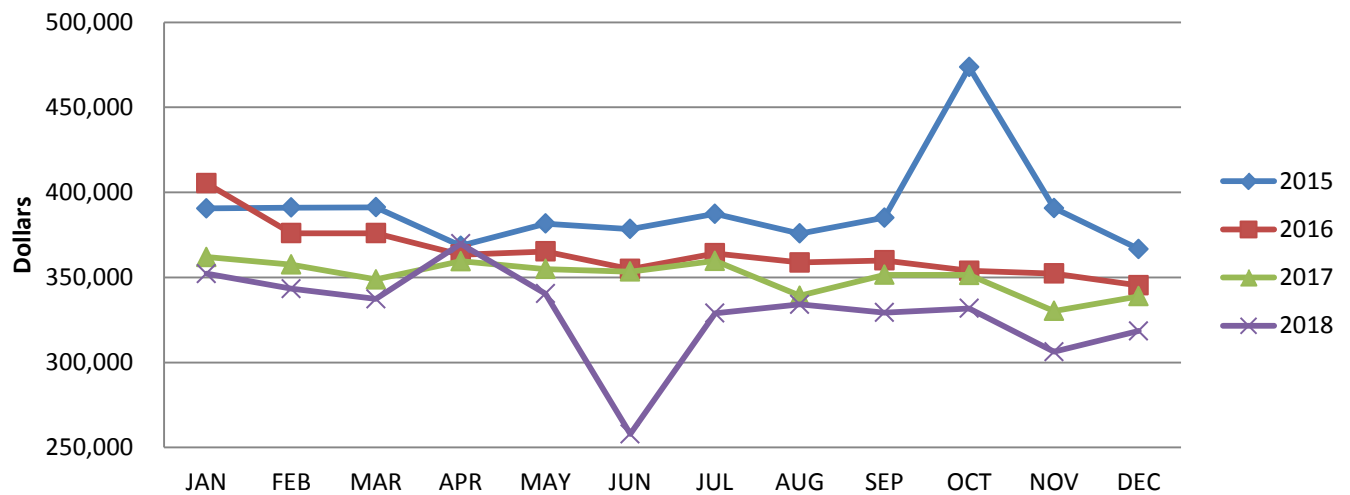
INVESTMENTS



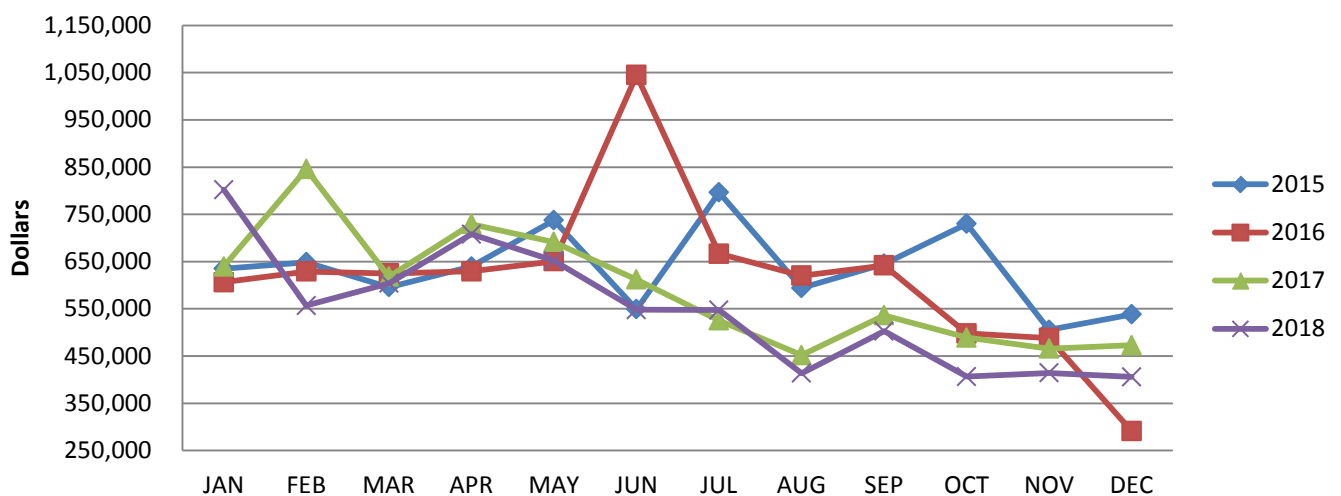
NET ASSETS



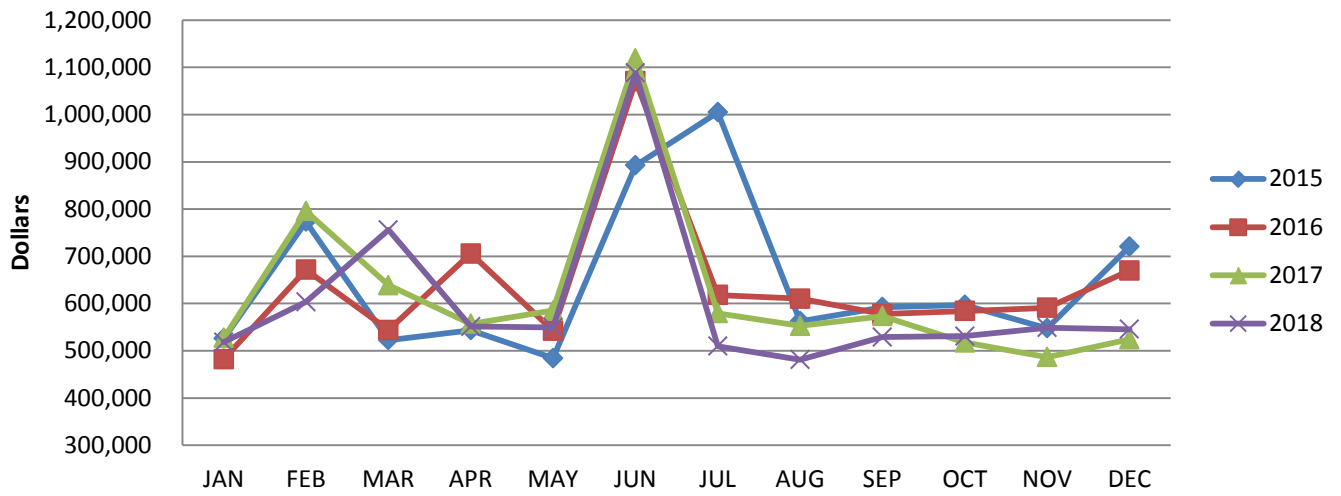
DUES



TOTAL REVENUE



TOTAL EXPENSES





LEGISLATIVE

Chair: Nick Moriello
EC Liaison: Pat Griffey
Month: February 2019

- Our group is working with the GR team for a comment letter to be sent before 2/19/19 on the Notice of Benefit and Payment Parameters Proposed Rule for 2020. Our Working Groups are soliciting feedback from their committees as well specifically regarding allowing assisters access to web enrollment direct pathway tools and the portion of the rules related to pharmacy rebates for Medicare beneficiaries.
- We have our ongoing efforts with the new Congress on both the HIT and Cadillac taxes.
- 2/11/19 begins “Medicare For All” week in Congress with several hearings. We will have an Operation Shout to help our members engage in this topic.
- We are gearing up for our premier legislative event of the year, Capitol Conference, with many great guests, speakers, and educational content.



MEMBERSHIP

Chair: Michelle Howard

EC Liaison: Eugene Starks

Month: January

- President's Triple Crown challenge
 - 68 members qualified from July through December – last update had duplicates and counted members that qualified for triple crown prior to July
 - BOT qualified as of the January report except –Michael Grinnell, Alycia Riedl
- Council calls
 - We did hold a membership call in January
 - Regions 2 and 4 were not represented
 - RVPS - we need retention chairs for Regions 1 & 3
- RVP – monthly membership communication
 - Communicated membership updates on December and January numbers and Triple crown status
 - Regions 1 and 7 gained membership for January compared to December
 - State chapters gaining membership in January compared to December:
 - Region 1: CT, ME, NY
 - Region 2: DE, PA
 - Region 3: IN, MI
 - Region 4: IA, SD
 - Region 5: AL, GA, TN
 - Region 6: AR, MO, OK, TX
 - Region 7: CO, UT
 - Region 8: HI, WA
 - State chapters that gained membership since May:
 - Region 1: none
 - Region 2: DE
 - Region 3: MI
 - Region 4: SD
 - Region 5: AL
 - Region 6: AR, MO
 - Region 7: MT, WY
 - Region 8: None
- Discussed membership focus with MMT
 - Agency Membership – details finalized. Rollout plan in place.

- Mechanics for chapters– given to Brooke so that chapter development can review – still in review
- Value video clips were sent in December. Continuing these for 2019.
- Council chairs still struggling with state chapter chairs attending their monthly call
- Staff is now running actual reports for all chairs and emailing the reports to each chair.
- Changed the growth percentage goal for chapters to 5%
- Growth contest in place. 1st place in hitting the number or exceeding: \$500, 2nd place \$250, 3rd place \$100
- UBA including our membership information in their packets for their new members
- WI state chapter folded. Retention plan in place to retain membership
- January official membership numbers
 - We lost 40 members from December. We are 811 members below the May Gains contest starting number.
 - Retention increased from December. December – 80.44%. January - 81.65%.
 - Region 6 is leading the gains contest.
 - I am leading the recruiter of the year contest with 34 members.
- Opportunities for February
 - Motivating state and local leadership at Capitol Conference to recruit and retain
 - Soft rollout of the agency membership program