



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 Board of Trustees Meeting

Saturday, September 15th, 2018 – Washington, DC

Meeting called to order at 9:05 A.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

The Antitrust Statement was not read due to it being read in the preceding Budget Meeting

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 – **Attended via Zoom Conference**
Region VII Vice President Ray Magnuson
Region VIII Vice President Pat Burns
Legislative Council Chair Nick Moriello – **Attended via Zoom Conference**
Membership Council Chair Michelle Howard
Professional Development Chair Karen Kirkpatrick

Staff:

Farren Baer - Absent
Marcy Buckner - Absent
Megan Caputo - Absent
Chris Hartman - Absent

Kelly Loussedes - Absent
Illana Maze
Jennifer Murphy
Bob Tretter - Absent

Brooke Willson
John Greene - Absent

Other Attendees/Guests:

Professional Development Vice-Chair Jill Pedersen – **Attended via Zoom Conference**
Governance Committee Chair David Smith

Chapter and Leadership Development Chair
Artie Accardo – **Attended via Zoom Conference**

Adoption 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 – August 20, 2018
- EC Meeting Minutes – August 13, 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 Committee
- HUPAC
- Legislative Council
- LPRT Committee
- Media Relations
- Membership Council
- Professional Development Committee
- Vanguard Council
- Personnel Committee Appointment

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

MOTION: Motion passed unanimously

Finance Report (*Eugene Starks*)

- NAHU July 2018 Financials
 - Eugene Starks yielded the floor to Jennifer Murphy to present the Financial Statement
- Finance Committee Minutes – September 13, 2018
- Financial Trends – July, 2018

MOTION: Eugene Starks made a motion to accept the July Financial Report and to approve the Finance Committee Meeting Minutes from September 13th, 2018.

MOTION: Motion passed unanimously.

CEO Report (*Janet Trautwein*)

Janet requested that the CEO Report be moved to the New Business portion of the agenda since most of her report has to do with the items pertaining to New Business. The request was granted.

Agency Task Force Update (*Pat Griffey*)

- Pat updated the Board on the Agency Task Force work. Most of this work has been focused on the “Benefits” based on the size of the agency. These benefits would be categorized in four or possibly five tiers. The higher the level of participation the more benefits available. These benefits include things like Ethics Course, access to Online Learning Institute, HIPAA Compliance Training, Webinars, Annual

Convention and Cap Conference Registration Discounts and others. An “Agency Membership Model Options” document was used to show the board these proposed benefits (attached).

- Pat suggested that the chart presenting these ideas be sent out to the board members for comments and suggestions. President Rice instructed the board to submit comments and suggestions by the deadline of the last day of September 2018 so that the exact details of this proposal can be finalized at Cap Conference 2019 and rolled out to membership and implemented with a July 1st, 2019 date.

RVP Report (*Ray Magnuson*)

- Ray reported that the RVP’s continue to discuss ways to enhance the Regional Leadership Conferences to try to increase the IRR.
- President Rice commended all the RVP’s on running great RLC’s this year.

Legislative Report (*Nick Moriello*)

- Nick presented the Legislative Report to the board. A written report of that report will be entered into the records of these minutes (attached).
- Nick also shared with the Board that he has taken a new position as President of Blue Cross High Mark of Delaware.

Membership Report (*Michelle Howard*)

- Michelle presented the membership report to the Board with a large emphasis on the importance of growing membership. President Rice added a few strong comments regarding his Triple Crown Challenge.

Professional Development Report (*Karen Kirkpatrick*)

- Karen presented the Professional Development Report to the Board. She indicated that there continues to be discussion regarding the LEAD program but that there’s not a lot of new activity. Therefore, she is going to stop focusing her efforts on that and instead, prioritize and devote more time and energy to the crux of the other tasks of PD and the working subgroup activity.
- President Rice directed that the LEAD program be pushed to the task force to continue to try to make progress.
- Jennifer Murphy requested, and made know the importance of, any RFP’s associated with vendors or consultants, to run those by her first. It’s very important from a financial perspective and also a compliance perspective.
- Kelly Fristoe discussed the issue of outdated subject matter in the NAHU Certification Courses. Janet reported that the Certification Courses will be updated and that staff will do a better job of keeping the material in those courses updated.

New Business (*Janet Trautwein*)

- Janet reported that our activity related to PD has increased dramatically due to college/university and government interests.
- Janet is going to provide a technology update by way of Zoom to show the board the improvement in technology.
- Janet reported that the AHP webinar was the most attended webinar that we’ve ever done. We can use this as a marketing program for membership.
- Janet indicated that the Single Payor presentation is being sought out and this could also be used as a marketing piece.

- Janet reported that she believes the midterm elections could change mostly in the House. She reported that we are participating in the Single Payor coalition and that we will see more information about that. Janet reported that she is highly concerned about the Single Payor agenda, where in the past she hasn't been that concerned about it. But now it seems that it has much more traction and attention and she wants to make sure that people learn about what it truly is. This is not a part of our strategic plan but is an opportunity.
- Janet reported that Pam Mitroff is leaving NAHU and this could be an opportunity to contract with an ERISA attorney to transition into this role.
- Association TV - we'll be able to put training on video - different channels for board training. This is not going to be a boring webinar/video. It's going to be a very efficient use of time as well as engaging. We will also be able to track who watched the video.
- Regarding Affinity programs, the focus group has completed their work and now it's time to go implement. The programs that we offer today, some perform better than others. The ones that perform better will continue (or be grandfathered in) and the new program will require new affinity partners to pay to be marketed through us. Some of the new ones are things like cell phone insurance, lead programs, Compliance Companies, etc. It will take a few months to get all of this put together before it can roll out to the membership.

Strategic Discussion

- Post RLC Membership Strategy – Michelle Howard indicated that we have already addressed this in today's meeting, but we need to make sure that state and local boards (where possible) have both a membership retention chair and a new member membership chair. It's important that membership take top priority in all our communications and the importance of having at least 10% growth.
- Jill Pedersen requested that LPRT develop a flyer that can be used at the local and state level that LPRT chairs can use to promote LPRT.
- President Rice went over the list of items of activities/items from previous strategic discussions to see where we were in the process of accomplishing these respective activities.

Motion for Adjournment

MOTION: Mike Embry made a motion to adjourn the meeting.

President Rice adjourned the meeting at 12:02 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 Budget Meeting

Friday, September 14th, 2018

Meeting called to order at 12:35 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
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Region III Vice President Mike Deagle
Region IV Vice President Alycia Riedl
Region V Vice President Paige Phillips
Region VI Vice President Ed Oleksiak – **Attended via Zoom Conference**
Region VII Vice President Ray Magnuson
Region VIII Vice President Pat Burns
Legislative Council Chair Nick Moriello – **Attended via Zoom Conference**
Membership Council Chair Michelle Howard
Professional Development Chair Karen Kirkpatrick

Staff:

Farren Baer
Marcy Buckner
Megan Caputo
Chris Hartman

Kelly Loussedes
Illana Maze
Jennifer Murphy
Bob Tretter - Absent

Brooke Willson
John Green

Others / Guests:

Membership Council Vice Chair Kevin Trokey
– **Attended via Zoom Conference**
Professional Development Vice-Chair Jill Pedersen - **Attended via Zoom Conference**
Governance Committee Chair David Smith

Chapter and Leadership Development Chair
Artie Accardo – **Attended via Zoom Conference**
Finance Committee Member – Ashley Kapostins

Adoption of Agenda

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

MOTION: Motion passed unanimously

At this point in the meeting there were technical difficulties with Zoom so President Rusty Rice took the opportunity to discuss his Triple Crown Challenge to the board and recognized those board members who have met that challenge. President Rice awarded those respective members with a commemorative lapel pin.

2017 Audit Presentation (*Nat Bartholomew with Clifton Larson Allen*)

Nat presented the audit/review to the board.

Nat opened the floor for questions from the board.

President Rice thanked Nat for his presentation

MOTION: Alicia Riedl made a motion to approve the 2017 audit as presented by Nat Bartholomew.

MOTION: The motion passed with one dissenting vote.

Janet Trautwein recognized Jennifer Murphy for a job well done with multiple years of clean audits.

Budget Presentation (*Eugene Starks and Jennifer Murphy*)

- Overview, Discussion and Approval

MOTION: Treasurer Eugene Starks made a motion to approve the 2018-2019 budget being presented.

DISCUSSION:

Treasurer Eugene Starks made remarks regarding the hard work that the Finance Committee has done up to this point in preparing the budget that is being proposed for approval.

- Finance Committee Budget Explanation Memo
 - Alicia Riedl went over the Budget Explanation Memo with the board members.
 - The Board discussed the strategy of the importance of making sure the proposed budget accomplishes a goal of cutting expenses and that we meet our financial revenue goals to allow us to build up our reserves.
- 2019 Proposed Budget
 - Jennifer Murphy presented the proposed budget in detail.

MOTION: Eugene Starks made a motion to amend the proposed budget by removing \$12,000 of expenses associated with the 2019 budget meeting.

MOTION: The motion failed to receive the necessary votes to pass.

Discussion on the original motion continued

- Mike Embry discussed the P&P related to competitive bidding and the RFP process and inquired if we are following the P&P, and if we were, would there be opportunities that will allow us to continue to reduce expenses. Janet Trautwein and Jennifer Murphy provided an explanation to Mike Embry's inquiry.
- 2019 Dues Projection
 - Jennifer Murphy presented the 2019 Dues Projection document and answered board members questions.
- Five Year Budget Projection
 - Jennifer Murphy presented the Five Year Budget Projection document and answered board members questions.

MOTION: President Rice called for the vote of the original motion to approve the 2018-2019 budget as presented.

MOTION: The motion passed unanimously.

President Rice asked Treasurer Starks to put together a budget statement from the Finance Committee so that he can communicate the details of this budget to the membership, as was requested at the last House of Delegates meeting.

President Rice called for a 15-minute recess.

ADJOURNMENT

Ray Magnuson made a motion to adjourn the meeting.

President Rice adjourned the meeting at 4:34 P.M. EDT

Executive Session

President Rice called the meeting into Executive Session

Respectfully submitted,
Kelly Fristoe
NAHU Secretary

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NAHU Executive Committee Meeting

Tuesday, October 9th, 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

Absent: NONE

Staff:

Jennifer Murphy CFO
Brooke Willson

Guests: NONE

Agenda: There was no official agenda for this meeting

EC Member Committee Update (*Rusty Rice*)

Rusty Rice mentioned that he is going to limit the board committee reports to 5 minutes. The Washington Update will be separate from the Legislative Committee Report.

Pat Griffey reported on Media Committee activity.

Kelly Fristoe reported on VG Council as it relates to them reaching out to vendors to help fund Cap Conference scholarships. Janet mentioned that she will work with Crystal Hoffman – VG Council Chair, to explore more opportunities in this area.

Pat Griffey mentioned that the Governance Committee is working on the P&P sunset list.

Kelly Fristoe reported that the LPRT Committee is going to submit changes to the LPRT program that will be submitted to the board on the next board conference call and will be looking making a motion to adopt these changes to the LPRT program.

Agency Task Force Update (*Pat Griffey*)

Pat Griffey updated the EC on the Agency Task Force – This project will be ready to communicate by Cap Con.

CEO Report (*Janet Trautwein*)

Janet reported on “special events” related to communication of NAHU programs (Medicare, Vanguard Council, Leadership, Chapter events where they tend to lose money – various things that NAHU can do to help.

Janet discussed the idea of modifying the Cap Conference schedule to NOT have presentations on the same day that members would lobby. That way the members would not have to miss presentations but can dedicate the day to lobbying.

Janet discussed NAHU-Vision and the presentations that will begin taking place.

Janet mentioned that she is finalizing how ERISA attorneys will take the place of Pam Mitroff on Compliance Corner. We are able to get these attorneys at a better price point than what was expected.

Open Discussion

President Rice reported that the Triple Crown Challenge is progressing very well.

President Rice adjourned the meeting at 4:45 P.M. EDT

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Respectfully submitted,
Kelly Fristoe
NAHU Secretary



AWARDS

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

The committee continues to work on updating awards for 2019.

The Awards Judging Weekend has been scheduled for April 11 – 14, 2019.

Awards will be returned to chapters by months end.

The monthly call has been changed to the second Thursday of the month at 11 a.m. (ET).

NAHU Board of Trustees Meeting Agenda

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

Consent Agenda B *(Rusty Rice)*

- National Committee Reports
 - Awards
 - Chapter Leadership and Development
 - Governance
 - HUPAC
 - LPRT
 - Recommended Changes for 2019
 - Media Relations
 - Vanguard
- Amended Bylaws
 - Utah AHU

Financial Reports *(Eugene Starks)*

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

CEO Report *(Janet Trautwein)*

RVP Report *(Pat Burns – 4 min)*

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

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

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

Agency Task Force Report *(Pat Griffey – 4 min)*

Strategic Discussion

Motion for Adjournment



CHAPTER & LEADERSHIP DEVELOPMENT

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

- Task Force Reports
 - Regional Leadership Communications – Lou Reginelli
 - Have tweaked the current outline.
 - Reviewed the document Lou had submitted document.
 - See the ability to touch multiple areas of communication
 - Task force charge with expanding the document to include different lines of communication.
 - A road map on how to communicate in multiple avenues
 - Communication Plan – Dave Cagliola
 - Want to reach out to the Regional Leadership Communications and determine the overlap
 - In the process of meeting with the task force and compiling notes and ideas to share
 - Tools & Resources – Bill Barrett
 - Have started compiling a list of items to determine what's available and what needs to be updated
 - Who does this information go to? Include Brooke on all task force calls
 - Lou is a good resources, he has done a lot of updating and review of these documents.
 - Chapter Certification - Cerrina Jensen
 - First meeting has been scheduled.
 - Set the stage on the vice chair call with the incoming President, Pat Griffey.
 - Key is having effective communications.
 - Also working on a social media project
- 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
- New Business
 - Leadership call: Committee was asked to sign up to participate on call on 9/27 at 1 p.m.
- 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.



GOVERNANCE

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

Governance held its monthly call on October 4, 2018. Here is a summary of the work that the committee is which the committee is currently involved:

Restructuring Organization of NAHU P&P's

The committee reviewed work by David Mordo to distribute the current P&Ps into three broad categories: operational, informational, and other. The next step is to begin putting the P&Ps into this codification format and begin to review the layout so that it can be finalized and brought to the Board of Trustees for review and approval.

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 requests received, the Governance Committee will work to produce draft P&Ps to address the following by the next Board of Trustees meeting:

- Sponsorships
- Association Agreements (specifically the relationship with NAHU and its affiliates)

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: October 2018

At our last meeting of the LPRT Committee, we reached full consensus of the changes that we will be recommending to the Board of Trustees.

As background, two years ago, the LPRT committee, with approval by NAHU's Board of Trustees, made a number of changes to its then current point and income-based system for qualification. As part of these changes, there was a standardization of fees, changes to the income levels for qualification and the elimination of an applicant's ability to qualify by income for both Carrier Representative and Carrier Management.

Despite these changes, we have grown the number of members in each of the last few years but have begun to hear concerns about the "value" that a member receives among the different categories of membership.

Our objectives are simple, we want to provide increasing value for each level of LPRT membership that is real, rather than perceived. In addition, we want to better communicate this value as well as our other benefits to all current members and future applicants.

Our recommendations are as follows (note that the recommendation as sent to the Board of Trustees included full analysis supporting each item):

- Eliminate the "Leading Producer" qualifying level beginning 1-1-2019.
- With the elimination of the symposium in lieu of the luncheon events at both Capitol Conference and the Annual Convention, we recommend that 2 people can be designated to attend on behalf of qualifying carriers or agencies.
- Change the designation from "Lifetime – Non-Producing" to "Lifetime – Emeritus" to better reflect this category of membership. In addition, the committee will make necessary changes in the application process and on all promotional materials to better communicate this category of membership.
- The committee recommends approval of the "Benefits of Membership" as indicated on the following chart. The committee will work to better communicate these benefits through educational materials and presentation and will further attempt to demonstrate the monetary value of each membership category to further justify the increasing fee by category.

LPRT Qualifying Levels and Benefits

	Presidents Council	Eagle	Golden Eagle	Soaring Eagle
Capitol Conference Meeting Discounts	5%	10%	10%	10%
Annual Convention Meeting Discounts	5%	10%	10%	10%
Discount on NAHU Certification Courses	5%	5%	10%	15%
Annual Convention Special LPRT Professional Development Track	✓	✓	✓	✓
LPRT Social Event at Annual Convention	✓	✓	✓	✓
Individual Recognition based on Level of Achievement	✓	✓	✓	✓
Capitol Conference "Invitation Only" Educational Session		✓	✓	✓
Recognition Online at NAHU.Org			✓	✓
Recognition in America's Benefits Specialist Magazine			✓	✓
NAHU Website "find an Agent" Priority Placement				✓
"Invitation Only" Private Luncheon at Annual Convention				✓
Private Semi-Annual Industry and Legislative Update Webinar				✓
Guaranteed Availability for all Compliance Corner Webinars				✓

NAHU

RECOMMENDED LPRT CHANGES

BACKGROUND AND OBJECTIVE

Two years ago, the LPRT committee, with approval by NAHU's Board of Trustees, made a number of changes to its then current point and income-based system for qualification. As part of these changes, there was a standardization of fees, changes to the income levels for qualification and the elimination of an applicant's ability to qualify by income for both Carrier Representative and Carrier Management.

Despite these changes, we have grown the number of members in each of the last few years but have begun to hear concerns about the "value" that a member receives among the different categories of membership.

Our objectives are simple, we want to provide increasing value for each level of LPRT membership that is real, rather than perceived. In addition, we want to better communicate this value as well as our other benefits to all current members and future applicants.

REVIEW & RECOMMENDATION

MEMBERSHIP LEVELS:

- Today there are 5 levels of membership as follows:
 - Leading Producer
 - Presidents Club
 - Eagle
 - Golden Eagle
 - Soaring Eagle
- The Leading Producer category has traditionally only included about 20 members and by definition, a member can only qualify for this level one time.
- The committee found that the category of "leading producer" was somewhat in conflict with the name of the organization itself and that with a qualification of only \$50,000 in income, this is truly not deserving of recognition as a "leading producer".
- ***Recommendation: Eliminate the "Leading Producer" qualifying level beginning 1-1-2019.***

AGENCY AND CARRIER MANAGEMENT:

- In 2016, we doubled the fess for these above two categories and indicated that this designation would allow for 2 people from a qualifying carrier or agency to attend the annual symposium.
- ***Recommendation: With the elimination of the symposium in lieu of the luncheon events at both Capitol Conference and the Annual Convention, we recommend that 2 people can be designated to attend on behalf of qualifying carriers or agencies.***

LIFETIME MEMBERSHIP:

- The committee spent considerable time discussing the current benefits of lifetime membership. There has been among many people a sense that lifetime members enjoy all the benefits of being in LPRT with no additional fees.
- The reality is not necessarily true. 80% of all lifetime members continue to produce and pay fees commensurate with their level of achievement. Lifetime members pay a one-time fee of \$95 and can apply for a new certificate each year. But to attend our annual events (especially the Soaring Eagle Event at Annual Convention), they must continue to produce and pay the required fees.
- ***Recommendation: The committee recommends that we change the designation from "Lifetime – Non-Producing" to "Lifetime – Emeritus" to better reflect this category of membership. In addition, the committee will make necessary changes in the application process and on all promotional materials to better communicate this category of membership.***

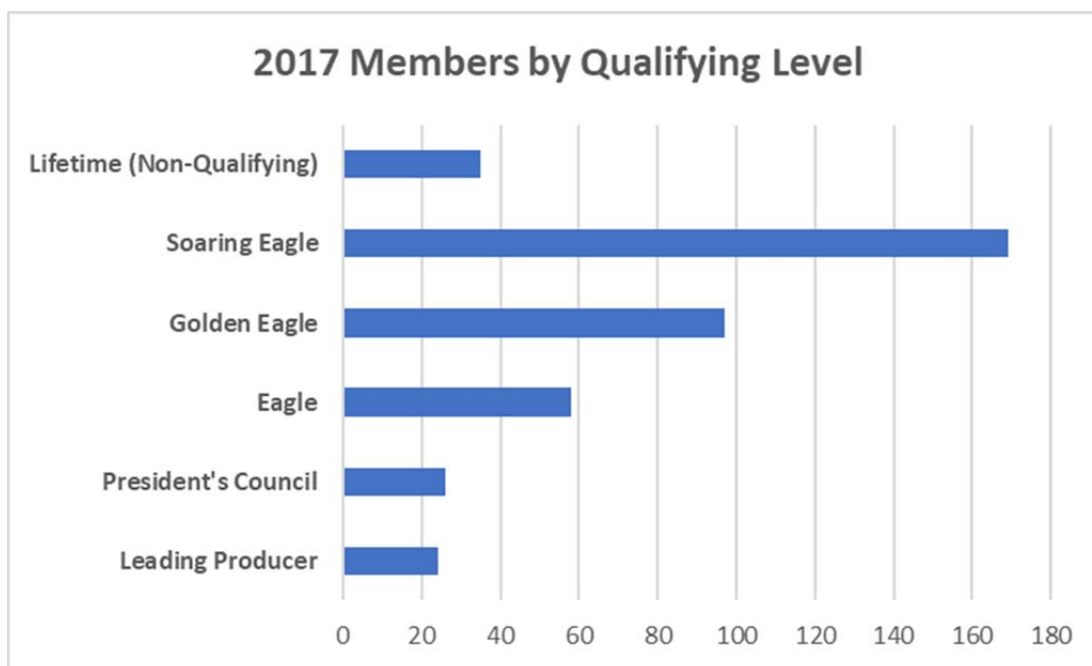
VALUE:

- Clearly, the biggest task the committee undertook was to better differentiate the increasing value of membership as a person progress from President's Council to Soaring Eagle. We heard multiple comments that members would apply for Golden Eagle or Eagle even though they may have qualified as Soaring Eagle to save on the increased fees as they could not justify the extra expense against the value received.
- The following chart reflects the consensus of the committee as to a better representation of value. In addition to creating a more visual display that will assist in demonstrating this value, there are few notable additions:
 - Annual recognition in America's Specialist Benefits Magazine and in NAHU.Org for Golden Eagle and Soaring Eagle qualifiers only.
 - Placement of a special indicator under the "find an agent" function on NAHU.Org for Soaring Eagle qualifiers only (optional at the discretion of the qualifier).
 - Private Legislative and Industry Update Webinars for Soaring Eagle qualifiers only.
 - Guaranteed availability (or early sign up) for NAHU sponsored webinars, etc. for Soaring Eagle qualifiers only.

- **Recommendation:** The committee recommends that the BOT approve the "Benefits of Membership" as indicated on the following chart. The committee will work to better communicate these benefits through educational materials and presentation and will further attempt to demonstrate the monetary value of each membership category to further justify the increasing fee by category.

LPRT Qualifying Levels and Benefits				
	Presidents Council	Eagle	Golden Eagle	Soaring Eagle
Capitol Conference Meeting Discounts	5%	10%	10%	10%
Annual Convention Meeting Discounts	5%	10%	10%	10%
Discount on NAHU Certification Courses	5%	5%	10%	15%
Annual Convention Special LPRT Professional Development Track	✓	✓	✓	✓
LPRT Social Event at Annual Convention	✓	✓	✓	✓
Individual Recognition based on Level of Achievement	✓	✓	✓	✓
Capitol Conference "Invitation Only" Educational Session		✓	✓	✓
Recognition Online at NAHU.Org			✓	✓
Recognition in America's Benefits Specialist Magazine			✓	✓
NAHU Website "find an Agent" Priority Placement				✓
"Invitation Only" Private Luncheon at Annual Convention				✓
Private Semi-Annual Industry and Legislative Update Webinar				✓
Guaranteed Availability for all Compliance Corner Webinars				✓

ADDENDUM



Current Annual Fees

- Leading Producer \$ 75
- Presidents Council \$125
- Eagle \$125
- Golden Eagle \$150
- Soaring Eagle:
 - Personal and Carrier Rep \$300
 - Agency and Carrier Mgmt. \$450

Current - How to Qualify for LPRT

	Individual Producer			Agency Manager/Owner			Carrier Rep	Carrier Management
	Points	Income		Points	Income		Points	Points
Soaring Eagle	4,500	\$ 300,000		22,500	\$ 1,500,000		22,500	112,500
Golden Eagle	2,500	\$ 200,000		12,500	\$ 1,000,000		12,500	62,500
Eagle	1,800	\$ 150,000		9,000	\$ 750,000		9,000	45,000
Presidents Council	1,200	\$ 100,000		6,000	\$ 500,000		6,000	30,000
Leading Producer	600	\$ 50,000		3,000	\$ 250,000		3,000	15,000



MEDIA RELATIONS

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

The Media Relations Committee is in full swing this month! We are launching Social Media Day on October 17, which will reach every NAHU member, and ask for them to post or tweet one of our suggested messages, and attach a hashtag.

Our goal is to expand our Social Media network, so that posting and tweeting becomes a regular habit for the majority of our members. Just like Operation Shout, a NAHU member should be able to participate in our Social Media campaigns in under five minutes.

Please be watching your inboxes for your invitation to join us in NAHU's Social Media Day!



VANGUARD

Chair: Crystal Hoffman

EC Liaison: Kelly Fristoe

Month: September 2018

9/4/18 – Participated in National Committee Chair conference call

9/11/18 – Held committee conference call with National and Regional VC chairs

9/20 – Finalized VC Social Events Guidebook

9/25 – Finalized VC Cap Con Scholarship Sponsorships and started soliciting sponsors.

**BYLAWS
of the
Dallas Association of Health Underwriters**

**Adopted *May 2005*
Restated June 2017**

ARTICLE I – NAME AND TERRITORIAL LIMITS

- Section 1. This organization shall be known as the Dallas Association of Health Underwriters, hereinafter referred to as this Association, a non-profit corporation incorporated as such under the laws of the state of Texas and chartered by the National Association of Health Underwriters.
- Section 2. The territorial limits of this Association shall be confined to Dallas and is surrounding counties, including, but not limited to Tarrant, Collin, Denton and Rockwall counties. These shall not be changed unless permission first has been obtained from the governing bodies of the local association currently having jurisdiction in such territory, if applicable, and of the Texas Association of Health Underwriters and the Board of Trustees of the National Association of Health Underwriters.

ARTICLE II – PURPOSES

- Section 1. The objectives of this Association shall be:
- A. To promote the common business interests of those engaged in the sale of health, disability and related insurance products and services.
 - B. To advance public knowledge for the need and benefit of the financial protection provided by health, disability and related insurance products and services.
 - C. To promote the adoption and application of high standards of ethical conduct in the health, disability and related insurance products and service industry.
 - D. To provide and promote a program of continuing education and self-improvement of Association members.
 - E. To increase the knowledge of members concerning the principles, functions and applications of health, disability and related insurance products and services.
 - F. To promote education, legislation, regulation and practices which are in the best interest of the health, disability and related insurance industry and thus provide financial protection to the insuring public.
 - G. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability and related insurance products and services program.
 - H. To do such other things and to carry out such other programs so as to further the purposes of the Dallas Association of Health Underwriters, the Texas Association of Health Underwriters and the National Association of Health Underwriters.
 - I. To be active as an association in public service and to encourage its members to support and contribute to community activities.

- Section 2. This Association and its members recognize an obligation to present accurately, honestly and completely every fact essential to the client's decision as expressed in the National Association of Health Underwriters Code of Ethics which is considered a part of these bylaws.

ARTICLE III – MEMBERSHIP

- Section 1. Membership in this Association will be available under the following designations:
- A. Individual Members
 - B. Life Members
- Section 2. An individual member may be any individual licensed by his/her state licensing authority for the sale of health, disability and related insurance products and services. Individual members may also include non-licensed individuals engaged in the distribution of health, disability and related insurance products and services such as, but not limited to, home office personnel and others engaged in the management and distribution of such products. Individual members who have paid their annual national, state and local dues will also be referred to as Active Members.
- Section 3. 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.

ARTICLE IV – NATIONAL AND STATE AFFILIATION

- Section 1. This Association agrees to be bound by the bylaws of the Texas and National Association of Health Underwriters as adopted and amended.
- Section 2. The Board of Directors shall provide for the prompt review, approval and forwarding of all reports required or requested by the Texas and National Association of Health Underwriters.
- Section 3. Insofar as possible, this Association shall be represented by its proper delegates, or their duly appointed alternates, at the annual meeting of the Texas and National Association of Health Underwriters.

ARTICLE V – DUES AND FINANCE

- 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.

- Section 3. The fiscal year of this Association shall begin on the first day of July of each year.
- Section 4. This Association's books of accounts shall be reviewed and/or audited at least once each fiscal year. The Board of Directors shall name the auditors/reviewers.
- Section 5. The Board of Directors shall determine the official depository(ies) for Association funds and shall designate one or more Board members in addition to the Treasurer to sign or countersign checks or other documents for the disbursement of such funds.

ARTICLE VI – OFFICERS

- Section 1. The officers of this Association shall be: President, President-Elect, Immediate Past President, Vice President, Secretary, and Treasurer
- Section 2. Each officer shall be an active member of this Association, and the Texas and National Association of Health Underwriters.
- Section 3. All officers shall serve without compensation.
- Section 4. 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.
- Section 5. 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 6. 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 7. 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 VI., Section 6, 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 8. 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 VI., 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).

ARTICLE VII – DUTIES OF OFFICERS

Section 1. The duties of the officers shall be as follows:

- A. President – The President shall be the chief elected officer of this Association and shall preside over all meetings of this Association and the Board of Directors. The President shall be an ex officio member of all standing and special committees except the Nominations Committee.
- B. President-Elect – The President-Elect, in the absence of the President, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors. The President-Elect shall immediately assume the office of President immediately following the adjournment of the annual meeting of the House of Delegates in the year subsequent to his/her election to the office of President-Elect or, in the event of a vacancy as outlined in Article VI, Section 7.
- C. Immediate Past President – The Immediate Past President shall serve as an advisor to the Board of Directors, shall serve as Chair of the Nominations and Elections Committee and perform other duties as assigned by the President or Board of Directors.
- D. Vice President – The Vice President, in the absence of the President and the President-Elect, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors.
- E. Secretary – The Secretary shall be responsible for keeping all records of membership, attendance, membership dues and minutes of the meetings of this Association and the Board of Directors and shall perform other duties as may be assigned by the President or Board of Directors.
- F. Treasurer – The Treasurer shall be responsible for receiving all funds and dues paid to this Association. Dues shall be forwarded to the National Association of Health Underwriters, where they will be deposited and the local portion remitted back to this Association on a monthly basis. The Treasurer shall deposit all other funds in this Association's official depository(ies) and shall disburse such funds upon the order of the Board of Directors. The accounts and books of the Treasurer and this Association shall be open at all times for inspection by the President, the Board of Directors, and any authorized auditors. The Treasurer shall be responsible for the completion and submission of forms required by laws governing the administration and/or tax status of this Association.

ARTICLE VIII – EXECUTIVE COMMITTEE

- Section 1. The Executive Committee (EC) shall consist of the Elected Officers of the Association.
- Section 2. It shall be the duty of the EC to conduct the affairs of the Association at such time as the Board of Directors is not in session, except for those duties specifically reserved to the Board of Directors by the Bylaws or Policies and Procedure, pursuant to delegation of authority to the EC by the Board. Any such affairs of the Association conducted by the EC shall be reported to the Board of Directors not later than the next regularly scheduled Board meeting.
- Section 3. A majority of the voting members 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 at the request of any other three (3) members of the EC.
- Section 4. The EC may transact business by mail or electronic means.

ARTICLE IX – BOARD OF DIRECTORS

- Section 1. The Board of Directors shall consist of the officers and the chairs of standing and special committees, as appointed by the President
- Section 2. Each director shall be an active member of this Association, and the Texas and National Association of Health Underwriters.
- Section 3. All directors shall serve without compensation.
- Section 4. All directors shall take office on the first day of July of each year following their appointment and shall serve for a minimum term of one year.
- Section 5. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and has the authority and responsibility to manage this Association's affairs.
- Section 6. The Board of Directors shall meet monthly or at the call of the President. The meetings shall be held at such times and places as may be determined by the President or Board of Directors. A written notice of the time and place of all regular meetings of the Board of Directors of this Association shall be distributed to each member of the Board by the President not less than thirty (30) days prior to the meeting. Attendance at such meetings may be made by teleconference call.
- Section 7. The Board of Directors may transact business by regular meeting, by mail or by teleconference for proposals presented to them, in accordance to these Bylaws. Proposals presented, regardless of method , shall be adopted if at least two-thirds (2/3) majority of the entire Board returns affirmative votes. The members of the Board of Directors shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.

- Section 8. A majority of the Board of Directors shall constitute a quorum for the transaction of business.
- Section 9. In the event a director position becomes vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the position 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).
- Section 10. Any Officer, Standing or Special Committee Chair who shall have been absent from four (4) regular meetings of the Board of Directors during a single fiscal year shall automatically vacate their seat on the board of Directors, and the position shall be filled in accordance with these Bylaws. However, the Executive Committee shall consider each absence as a separate Circumstance and may expressly waive such absence by affirmative vote of a majority of its members.

ARTICLE X – TRUSTEES

- Section 1. The Trustees shall be members who have served as Immediate Past President of the Association, the current Texas AHU President or any current National Officer
- Section 2. Trustees shall have full voting privileges so long as they have attended a minimum of six (6) of the past twelve (12) meetings of the Board of Directors.
- Section 3. No specific committee responsibilities shall be assigned to trustees however they may serve as members of any committee of the board.

ARTICLE XI – NOMINATIONS AND ELECTIONS

- Section 1. The election of officers and directors shall be held annually, not later than May 1 of each year. The election of officers shall be held by mail or in some other manner as determined by a vote of the Board of Directors.
- Section 2. At least three (3) months prior to the date of the election, 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.
- Section 3. The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and distribute ballot materials to all active members at least one (1) month prior to the date of the election. The ballots shall be cast by mail or electronic means.

ARTICLE XII – COMMITTEES

- Section 1. There shall be the following standing committees:
- A. Awards
 - B. Legislation

- C. Membership
- D. Nominations & Elections
- E. Professional Development

- Section 2. The President shall appoint the chairs of all standing, special or ad hoc committees and task forces, subject to the approval of the Board of Directors.
- Section 3. 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 4. The administration of the fiscal affairs of all standing, special and ad hoc committees and task forces are vested in the Board of Directors.

ARTICLE XIII – REMOVAL FROM OFFICE

- Section 1. 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.
- Section 2. 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.
- Section 3. 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.
- Section 4. 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.
- Section 5. 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 XIV – PARLIAMENTARY AUTHORITY

- Section 1. The current edition of "Robert's Rules of Order" governs this Association in all parliamentary situations that are not provided for in the law or in its charter, bylaws or adopted rules.

ARTICLE XV – AMENDMENTS

- Section 1. Amendments to 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. One-tenth (1/10) of this Association's membership shall constitute a quorum.

ARTICLE XVI – INDEMNIFICATION

Section 1. 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.

ARTICLE XVII– 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. This Association shall use funds only to accomplish the objectives and purposes specified in these 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 bylaws 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 XVIII – PREVIOUS BYLAWS SUPERCEDED

Section 1. These bylaws, as revised, supersede all provisions of any previous bylaws of this Association.

##END##

APPENDIX A - NAHU Code of Ethics

To hold the selling, service and distribution of disability insurance and health insurance plans as a professional and a public trust and to do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which may be false or misleading.

To consider the sale of disability income and health insurance plans as a career, to know and abide by the insurance laws of my state, and to seek to constantly increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors, and to engage in no practices that may reflect unfavorably on myself or my industry.

To treat prospects, clients and companies fairly by submitting applications that reveal all available information pertinent to underwriting a policy.

To be loyal to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.

**BYLAWS
of the
Utah Association of Health Underwriters**

**Adopted November 1, 1985
Amended March 14, 2018**

ARTICLE I – NAME AND TERRITORIAL LIMITS

- Section 1 This organization shall be known as the Utah Association of Health Underwriters, hereinafter referred to as this Association, a non-profit corporation incorporated as such under the laws of the state of Utah and chartered by the National Association of Health Underwriters.
- Section 2 The territorial limits of this Association shall be confined to the state of Utah.

ARTICLE II – PURPOSES

- Section 1 The objectives of this Association shall be:
- A. To promote the common business interests of those engaged in the sale of health, disability and related insurance products and services.
 - B. To advance public knowledge for the need and benefit of the financial protection provided by health, disability and related insurance products and services.
 - C. To promote the adoption and application of high standards of ethical conduct in the health, disability and related insurance products and service industry.
 - D. To provide and promote a program of continuing education and self-improvement of Association members.
 - E. To increase the knowledge of members concerning the principles, functions and applications of health, disability and related insurance products and services.
 - F. To promote education, legislation, regulation and practices which are in the best interest of the health, disability and related insurance industry and thus provide financial protection to the insuring public.
 - G. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability and related insurance products and services program.
 - H. To do such other things and to carry out such other programs so as to further the purposes of the National Association of Health Underwriters.
- Section 2. This Association and its members recognize an obligation to present accurately, honestly and completely every fact essential to the client's decision as expressed in the National Association of Health Underwriters Code of Ethics which is considered a part of these bylaws.

ARTICLE III – MEMBERSHIP

- Section 1 Membership in this Association will be available under the following designations:
- A. Individual Members
 - B. Life Members
- Section 2 An individual member may be any individual licensed by his/her state licensing authority for the sale of health, disability and related insurance products and services. Individual members may also include non-licensed individuals engaged in the distribution of health, disability and related insurance products and services such as, but not limited to, home office personnel and others engaged in the management and distribution of such

products. Individual members who have paid their annual national, state and local dues will also be referred to as Active Members.

- Section 3. 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.

ARTICLE IV – NATIONAL AND STATE AFFILIATION

- Section 1 This Association agrees to be bound by the bylaws of the National Associations of Health Underwriters as adopted and amended.
- Section 2 The Board of Directors shall provide for the prompt review, approval and forwarding of all reports required or requested by the National Associations of Health Underwriters.
- Section 3 Insofar as possible, this Association shall be represented by its proper delegates, or their duly appointed alternates, at the annual meeting of the National Associations of Health Underwriters.

ARTICLE V – DUES AND FINANCE

- 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, subject to the ratification of at least three-fourths (3/4) of the local associations in the state. 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 state 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.
- Section 3 The fiscal year of this Association shall begin on the first day of July 1 of each year.**
- Section 4 This Association's books of accounts shall be reviewed and/or audited at least once each fiscal year. The Board of Directors shall name the auditors/reviewers.
- Section 5 The Board of Directors shall determine the official depository(ies) for Association funds and shall designate one or more Board members in addition to the Treasurer to sign or countersign checks or other documents for the disbursement of such funds.

ARTICLE VI – OFFICERS

- Section 1 The officers of this Association shall be: President, President-Elect, Immediate Past President, Vice President, Secretary, and Treasurer and, a non-voting **Executive Director/Administration Executive**. The offices of Secretary and Treasurer may be combined into one office of Secretary/Treasurer.
- Section 2 Each officer shall be an active member of this Association, and the local and National Associations of Health Underwriters.
- Section 3 All officers, **except the Executive Director/Association Executive**, shall serve without compensation.
- Section 4 **The Vice President shall take office on the first day of July of the year following his/her election and shall serve for a term of one year.**

- Section 5 **The President-Elect shall immediately assume the office of President following the adjournment of the annual Sales Congress meeting, or in the event of a vacancy as outlined in Article VI, Section 7.**
- Section 6 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 7 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 8 The office of President Elect shall be filled automatically by the outgoing Vice-President. 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 VI., Section 6, 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 9 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 VI., 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).

ARTICLE VII – DUTIES OF OFFICERS

- Section 1 The duties of the officers shall be as follows:
- A. President – The President shall be the chief elected officer of this Association and shall preside over all meetings of this Association and the Board of Directors. The President shall be an ex officio member of all standing and special committees except the Nominations Committee.
 - B. President-Elect – The President-Elect, in the absence of the President, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors.
 - C. Immediate Past President—The immediate Past President shall serve as an advisor to the Board of Directors and perform other duties as assigned by the President or Board of Directors.
 - D. Vice President—the Vice-President, in the absence of the President and the President-Elect, shall preside at all meetings of this association and the Board of Directors and shall perform such other duties as may be assigned by the President of Board of Directors.
 - E. Secretary—The secretary shall be responsible for keeping all records of membership, attendance, membership dues and minutes of the meetings of this Association and the Board of Directors and shall perform other duties as may be assigned by the President or Board of Directors.
 - F. Treasurer—The Treasurer shall be responsible for receiving all funds and dues paid to this Association. Dues shall be forwarded to the National Association of Health Underwriters, where they will be deposited and the local portion remitted back to this Association on a monthly basis. The Treasurer shall deposit all other funds in his Association’s official depository(ies) and shall disburse such funds upon the order of the Board of Directors. The accounts and books of the Treasurer and this

Association shall be open at all times for inspection by the President, the Board of Directors, and any authorized auditors. The Treasurer shall be responsible for the completion and submission of forms required by laws governing the administration and/or tax status of this Association.

- G. Executive Director/Association Executive—The Executive Director/Association Executive 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 Executive Director/Association Executive shall have no vote.

ARTICLE VIII – BOARD OF DIRECTORS

- Section 1 The Board of Directors shall consist of the officers and one (1) elected director of each local association within the state
- Section 2 Each director shall be an active member of this Association, and the local and National Associations of Health Underwriters.
- Section 3 All directors shall serve without compensation.
- Section 4 All directors shall take office on the first day of July of each year.
- Section 5 The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and has the authority and responsibility to manage this Association's affairs.
- Section 6 The Board of Directors shall meet no less than four (4) times per year or at the call of the President. The meetings shall be held at such times and places as may be determined by the President or Board of Directors. A written notice of the time and place of all regular meetings of the Board of Directors of this Association shall be distributed to each member of the Board by the President not less than thirty (30) days prior to the meeting.
- Section 7 The Board of Directors 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-third (2/3) majority of the entire Board returns affirmative votes. The members of the Board of Directors shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.
- Section 8 A majority of the Board of Directors shall constitute a quorum for the transaction of business.
- Section 9 In the event a director position becomes vacant due to death, disability, resignation or removal by due process, or by succession under Article VI., Section 6, the position 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).

ARTICLE IX – NOMINATIONS AND ELECTIONS

- Section 1 The election of officers shall be held at the annual meeting of this Association (Sales Congress). The election of directors shall be held by the local associations prior to the annual meeting of this Association.
- Section 2 At least three (3) months prior to the date of the annual meeting, the 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.
- Section 3 The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and distribute ballot materials to all active members at least one (1) month prior to the date of the annual meeting. The ballots shall be cast in person at the annual meeting.

ARTICLE X – COMMITTEES

- Section 1 There shall be the following standing committees:
 A. Awards
 B. Professional Development
 C. Legislative
 D. Membership
 E. Nominations
 F. Media Relations
 G. Communications
 H.HUPAC
- Section 2 The President shall appoint the chairs and members of all standing, special or ad hoc committees and task forces, subject to the approval of the Board of Directors.
- Section 3 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 4 The administration of the fiscal affairs of all standing, special and ad hoc committees and task forces are vested in the Board of Directors.

ARTICLE XI – RECALL AND REMOVAL FROM OFFICE

- Section 1 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.
- Section 2 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.
- Section 3 Notice of recall or 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 recall. Recall can only be achieved by a three-fourths (3/4) vote of the Board of Directors.
- Section 4 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.
- Section 5 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 XII – PARLIAMENTARY AUTHORITY

- Section 1 The current edition of "The Standard Code of Parliamentary Procedure" (Sturgis) governs this Association in all parliamentary situations that are not provided for in the law or in its charter, bylaws or adopted rules.

ARTICLE XIII – AMENDMENTS

- Section 1 Amendments to 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. One-tenth (1/10) of this Association's membership shall constitute a quorum. In an effort to assist chapters in attaining a quorum at meetings so they could do legal business.

ARTICLE XIII – INDEMNIFICATION

- Section 1 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.

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 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 This Association shall use funds only to accomplish the objectives and purposes specified in these 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 bylaws 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 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 – PREVIOUS BYLAWS SUPERCEDED

- Section 1 These bylaws, as revised, supersede all provisions of any previous bylaws of this Association.

APPENDIX A - NAHU Code of Ethics

To hold the selling, service and distribution of disability insurance and health insurance plans as a professional and a public trust and to do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which may be false or misleading.

To consider the sale of disability income and health insurance plans as a career, to know and abide by the insurance laws of my state, and to seek to constantly increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors, and to engage in no practices that may reflect unfavorably on myself or my industry.

To treat prospects, clients and companies fairly by submitting applications that reveal all available information pertinent to underwriting a policy.

To be loyal to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.

National Association of Health Underwriters
BALANCE SHEET
August 31, 2018

	This Year	Last Year	Variance	% Increase(Decrease)
ASSETS				
CURRENT ASSETS				
Operating Cash and Cash Equivalents	362,454.72	192,870.06	169,584.66	87.93%
Accounts Receivable, Net	214,046.62	356,420.00	(142,373.38)	-39.95%
Prepaid Expense	51,037.55	63,144.07	(12,106.52)	-19.17%
Note Receivable	0.00	2,500.00	(2,500.00)	-100.00%
	-----	-----	-----	-----
Total Current Assets	627,538.89	614,934.13	12,604.76	2.05%
SHORT TERM INVESTMENTS, at Fair Value				
Operating Investments	0.00	153,942.44	(153,942.44)	-100.00%
Federal Legislative Defense Fund Investments	0.00	236,244.90	(236,244.90)	-100.00%
	-----	-----	-----	-----
Total Short Term Investments	0.00	390,187.34	(390,187.34)	-100.00%
LONG TERM INVESTMENTS, at Fair Value				
Equity Securities	1,432,679.81	1,847,277.19	(414,597.38)	-22.44%
	-----	-----	-----	-----
Total Long Term Investments	1,432,679.81	1,847,277.19	(414,597.38)	-22.44%
PROPERTY AND EQUIPMENT, at Cost				
Office Furniture and Equipment	380,011.09	365,321.09	14,690.00	4.02%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(608,748.22)	(500,702.21)	(108,046.01)	21.58%
	-----	-----	-----	-----
Total Property and Equipment	232,216.80	325,572.81	(93,356.01)	-28.67%
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	2,379,597.10	3,267,633.07	(888,035.97)	-27.18%
	=====	=====	=====	=====
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts Payable and Accrued Expenses	129,978.12	329,482.29	(199,504.17)	-60.55%
State and Local AHU Dues Payable	146,960.77	169,049.81	(22,089.04)	-13.07%
Deferred Revenue - Membership	1,573,975.07	1,804,954.69	(230,979.62)	-12.80%
Deferred Revenue - Conferences	17,500.00	0.00	17,500.00	0.00%
	-----	-----	-----	-----
Total Current Liabilities	1,868,413.96	2,303,486.79	(435,072.83)	-18.89%
LONG TERM LIABILITIES				
Deferred Rent Obligation	219,031.37	244,315.57	(25,284.20)	-10.35%
Deferred Tenant Allowance	143,426.23	188,718.67	(45,292.44)	-24.00%
	-----	-----	-----	-----
Total Long Term Liabilities	362,457.60	433,034.24	(70,576.64)	-16.30%
	-----	-----	-----	-----
TOTAL LIABILITIES	2,230,871.56	2,736,521.03	(505,649.47)	-18.48%
NET ASSETS				
Net Assets, Beginning of Year	379,699.69	772,731.01	(393,031.32)	-50.86%
Current Year Activity	(230,974.15)	(241,618.97)	10,644.82	-4.41%
	-----	-----	-----	-----
TOTAL NET ASSETS	148,725.54	531,112.04	(382,386.50)	-72.00%
	-----	-----	-----	-----
TOTAL LIABILITIES AND NET ASSETS	2,379,597.10	3,267,633.07	(888,035.97)	-27.18%
	=====	=====	=====	=====



Finance Committee Teleconference

Date: October 9, 2018

MINUTES

1. Roll Call

Present: Eugene Starks, Dane Rianhard, Alycia Riedl, Ray Magnuson, Jill Pederson, Kevin Trokey, Ashley Kapostins, Janet Trautwein, Jennifer Murphy

Excused: Jessica Watts and Mike Deagle

2. Approve Agenda - Motion was made by Ray, second by Alycia and the motion carried.

3. Comments and discussion concerning the monthly financial report
August 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 Kevin and the motion carried.

4. Benchmark & Reporting Subcommittee – An update on the committee will be given at our next meeting.

5. Post Budget Wrap-Up – a subcommittee will be set up to begin working early next year on the issue brought up at the budget meeting on board travel and reimbursements. Some of the topics discussed were –

- What do the chapters need from the board at their meetings
- Who pays for the board travel to chapters
- What will the board member be talking about at the meeting
- The use of technology at the chapter meetings to minimize travel expenses
- Will there be a required number of members at the meeting
- Can we have a schedule of the board travel to insure fair distribution to chapters throughout the country

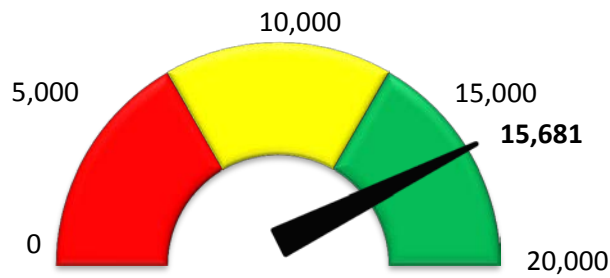
We would like to be sure the subcommittee has members on it that are not on the Finance Committee. Janet will draft a survey to the chapters and send it out to the committee for review.

6. New Business – the committee had a discussion regarding chapters that have found themselves in a bad financial situation. We would like to help them plan better to avoid the issues they may run into. We will get together some resources for the chapters to help them with budgeting and running a successful conference/symposium.
7. Adjourn

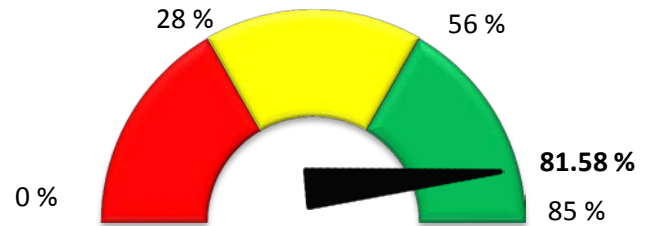


NAHU BOARD OF TRUSTEES KEY INDICATORS REPORT JULY 2018

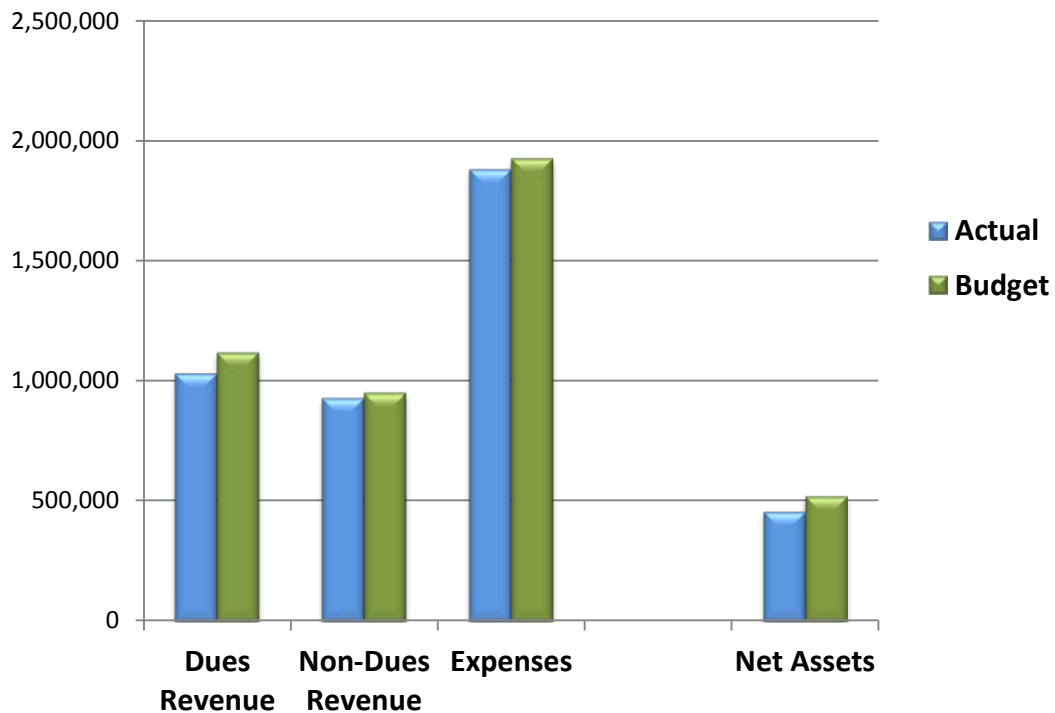
MEMBERSHIP



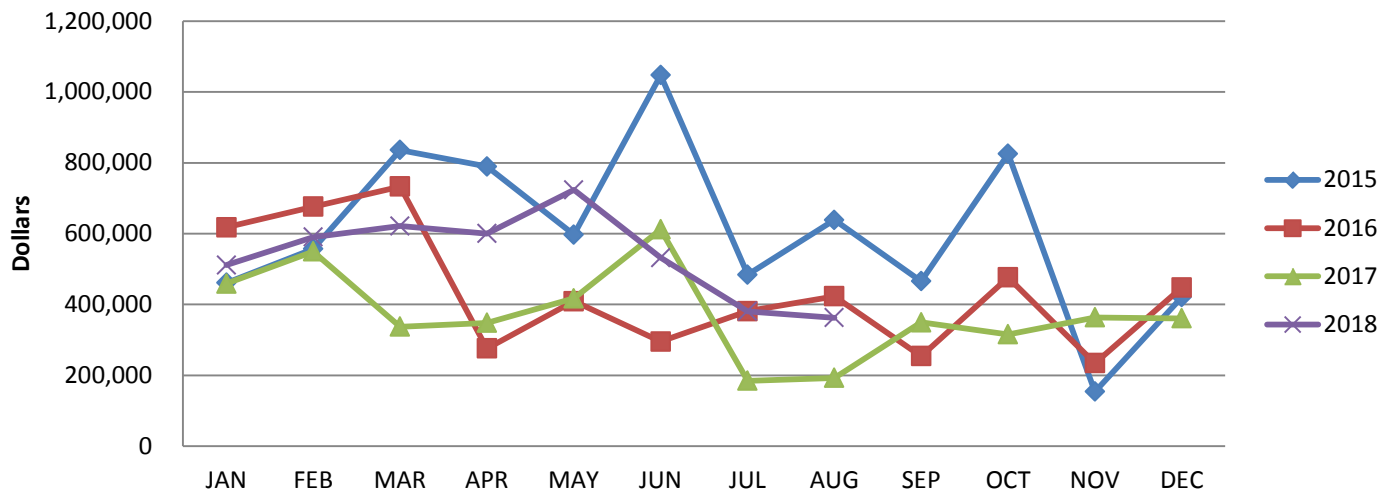
RETENTION



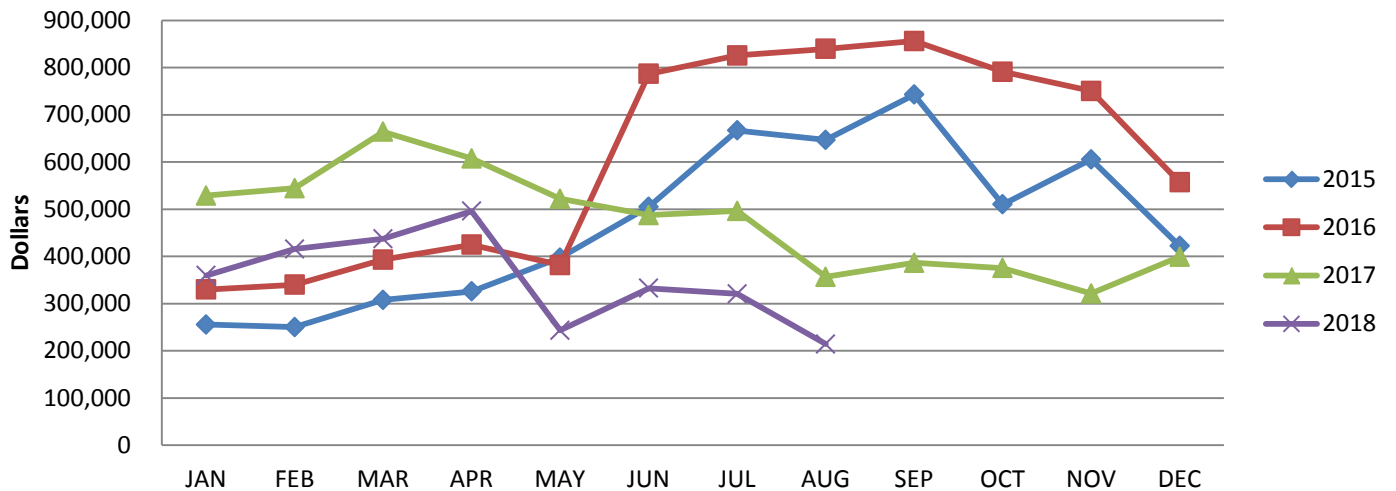
2018 TOTAL FINANCIAL RESULTS



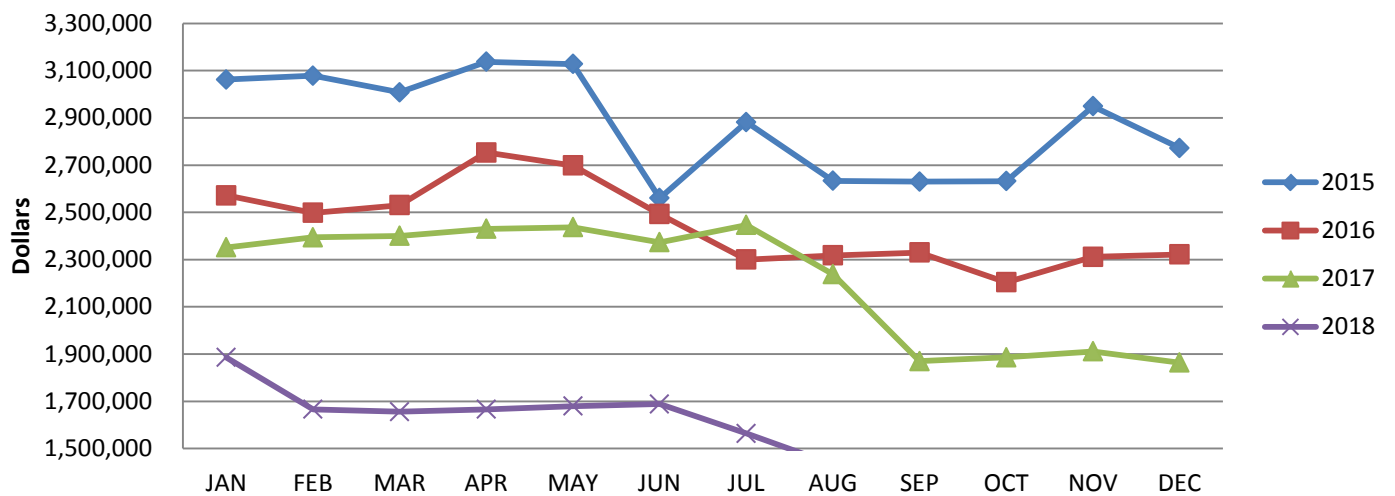
CASH



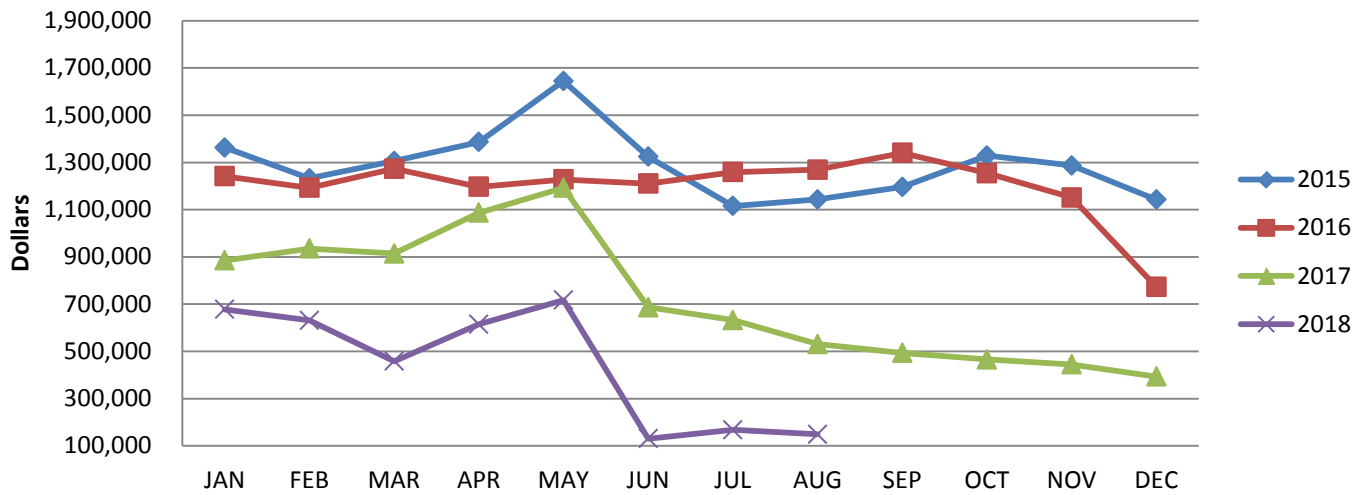
ACCOUNTS RECEIVABLE



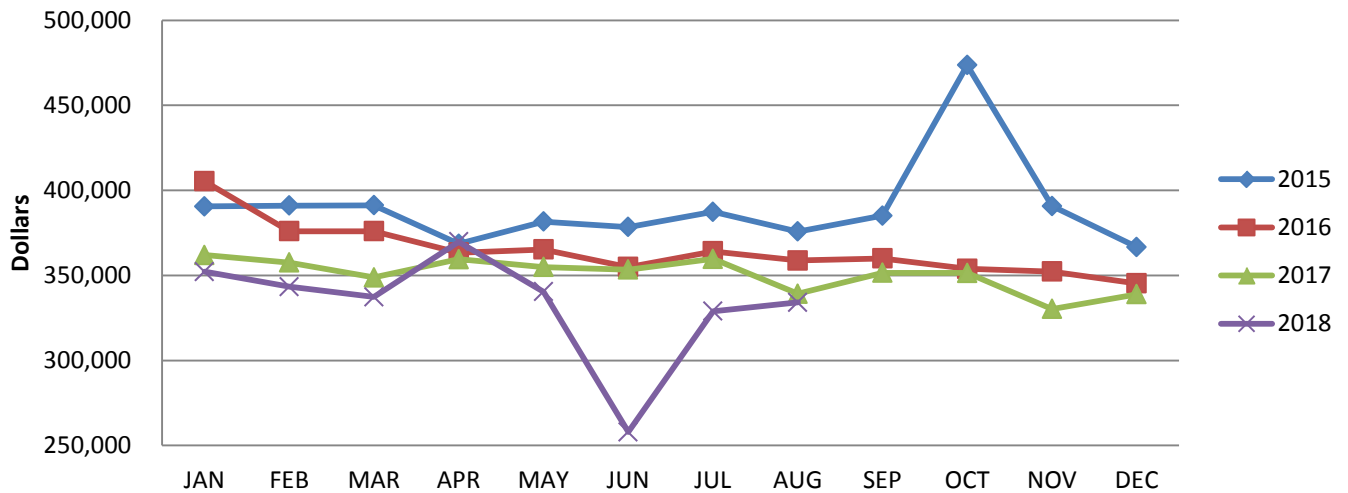
INVESTMENTS



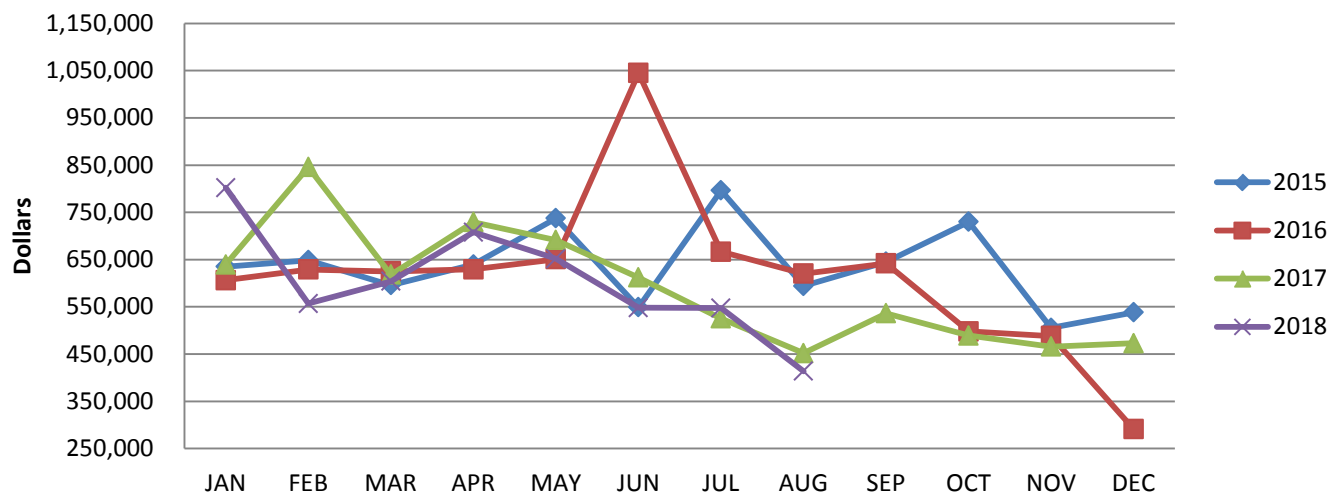
NET ASSETS



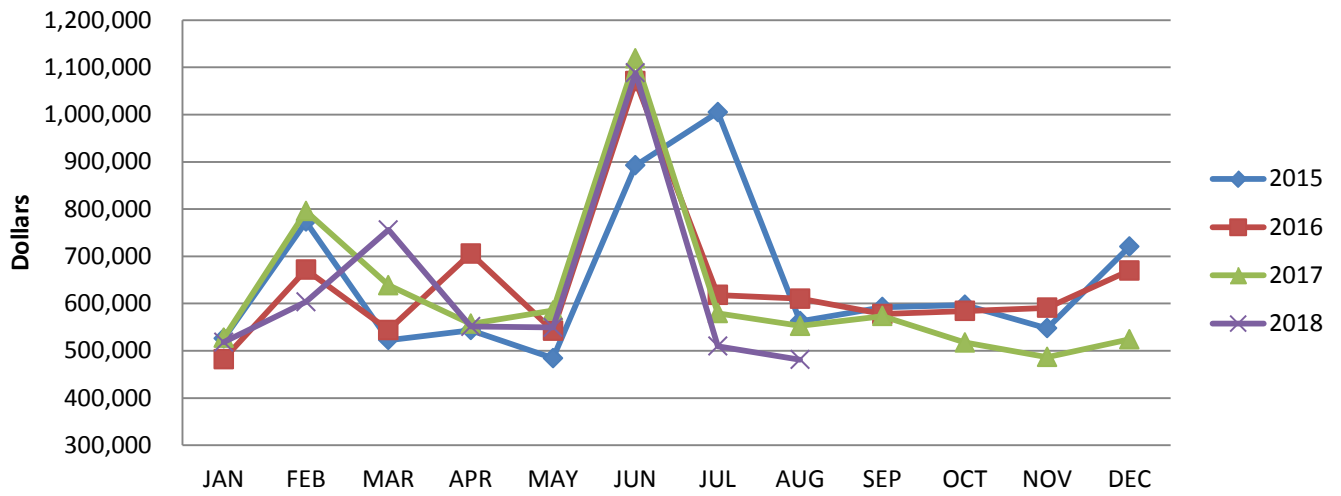
DUES



TOTAL REVENUE



TOTAL EXPENSES





LEGISLATIVE

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

- We went over with the LC the Expense Reimbursement limits
- Marcy shared details on the meeting members and staff had with healthcare.gov head, Randy Pate, on 9/14/18: passion of agents came through, discussed enhanced direct enrollment
- Janet and staff will have upcoming Seema Verma meeting: late October meeting to go over 1332 waiver application help
- Janet had a White House meeting late in September: went over transparency; change HDHP to AV of 70% to pair with HSAs, challenge is what constitutes AV; HRA plans to reimburse for individual coverage
- Janet: meeting with Energy & Commerce Committee: going over innovations in employer sponsored coverage
- Regional Updates: most focused on AHPs, short term duration plans, fees in lieu of or in addition to commission; rebating laws regarding value add services
- Working Groups:
 - LTC: drafting comments regarding new regulations/laws
 - EWG: sub-committees doing great work, such as comments on Surprise/Balance Billing draft legislation
 - Individual: compensation remains low nationwide, rates are stabilizing



MEMBERSHIP

Chair: Michelle Howard
EC Liaison: Eugene Starks
Month: October 2018

- President's Triple Crown challenge
 - 61 members qualified from July through August
 - BOT qualified except – Pat Burns, Kelly Fristoe, Michael Grinnell, Ray Magnuson, Dane Rianhard, Alycia Riedl
- Council calls
 - Regions 1, 4, 6 and 7 were not represented on the September call
 - RVPS - we need retention chairs for Regions 1 & 3
- Attended budget meeting in DC
- RVP – monthly membership communication
 - Communicated membership updates on August numbers and Triple crown status
 - Region 2 gained membership for August
 - Focus needs to be on growth and retention improvement, not on winning gains contest
- Discussed membership focus with MMT
 - Affinity program lists – waiting on an updated list to use for recruiting
 - Agency Membership – finalizing details
 - Medicare infographic- there are three different Medicare pieces to use for recruitment
 - Mechanics for chapters– strategic planning, training, recruitment and retention activities, retention – Kevin has developed a template for us to discuss
- August official membership numbers were communicated to the board and council at September Board meeting in DC on September 15th. They are posted to the website.
 - We gained 33 members in August from July but we are still do not have as many members as we did at the start of the gains contest (May numbers)
 - Retention is on the rise, for August it is 81.58% (last month it was 81.09%).
 - Region 3 is leading the gains.
 - Erica Hain is leading the recruiter of the year contest
- Concerns to work on in September
 - Billed not paid list.
 - Medicare summits end in September.....what is in place to solidify the value of membership for 4th quarter?
 - Discussing webinars

LEAD Program Overview for NAHU Board 10.1.18

A recently published study by Linked In on “The Rise and Responsibility of Talent Development in the New Labor Market” (<https://learning.linkedin.com/resources/workplace-learning-report-2018>), reported that the most important skills for employees to learn are soft skills, and the most important of these skills is Leadership. We agree that leadership development is important to the members of NAHU and to the health and employee benefits profession as a whole.

The NAHU BOT identified this need with David Smith as chair of the PD Committee in 2017. From that time, we formed a small work group led by PD and consisting of members from both the PD and CLD committees. The following is a summary of our work on this project. Further details are available through our meeting notes, submitted proposals, and discussion with chair-person Julie Jennings.

Historical

In the summer of 2017, we held meetings with President Jim Stenger, incoming President Mike Embry and Executive Board member Pat Griffey (liaison to CLD at the time) to make sure we were on the right path. We conducted a survey of about 14 NAHU members who are considered leaders within their practices as well as this organization. We met with Judy Hissong, CEO of Nesso Strategies (who was presenting at our 2017 Convention) regarding leadership development programs, who provided a lot of guidance as we began – starting with the WHY and creating our vision, mission, purpose and core values for LEAD.

Over the summer and into fall of 2017, we held weekly zoom meetings to clearly identify the need such a program would fill, how it fit in with other existing NAHU programs, and how it compared to leadership programs that were not industry-specific.

We determined that in order to create a successful and sustaining program for LEAD, we needed to consider outside professional consultants to help with the curriculum. We identified four consultants, and we took their pre-course leadership assessments to get a better idea of how their leadership programs would address individual leadership traits, challenges, attitudes, etc.

In early 2018, NAHU staff helped us create a preliminary RFP that would be open to the consultants’ ideas and expertise, so as not to limit the outcome to our own ideas. With two qualified proposals currently under review, we now are in the process of going back to the drawing board to fine tune the proposed structure of the program (WHAT will be included, HOW it will be delivered, etc), and to request a more detailed proposal from the consultants.

Since we’ve had to eliminate two of the consultants at this time, we will also seek out additional consultants if we are not satisfied with the proposals under consideration. *Note that it is our understanding that we can consider the proposal of NAHU member Annette Bechtold, although she did serve on the NAHU board as Legislative Chair in 2017-2018. If it is determined that considering her further would be a violation of an existing P&P, we would like to further clarify that with the BOT. If we are to eliminate her from further consideration, we will need to secure at least one additional proposal.*

Next Steps

In addition to our consultant research, we now have as action steps: to identify the target market(s) for participation in LEAD, create the LEAD applicant qualifications, determine the initial and ongoing enrollment expectations for the program, and start work on the marketing/rollout plan for the program. While we have ideas and even draft documents regarding the WHO of the program, we need to do more research within our membership and beyond, until we feel confident that we have a blueprint for a program that is current, valuable, sustainable and affordable.