



NAHU Board of Trustees Meeting

Monday, November 20, 2017

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

NAHU'S VISION STATEMENT

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

Reading of Antitrust Statement

Mike read the antitrust statement.

Roll Call (*Eugene Starks*)

Attendees:

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

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

Absent: Region I Vice President Jeannie Comins

Staff:

Marcy Buckner
Megan Caputo
Chris Hartman

Kelly Loussedes
Jennifer Murphy
Bob Tretter

Brooke Willson

Guests:

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

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

Adoption of Agenda

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

DISCUSSION: None



MOTION: Motion passed unanimously

Consent Agenda A

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

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

DISCUSSION: None

MOTION: Motion passed unanimously

Consent Agenda B

Committee Reports

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



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

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

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

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

MOTION: Motion passed unanimously

Financial Report

- NAHU August Financials
- NAHU September Financials

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

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

MOTION: Motion passed unanimously



- 2017-2018 Committee reimbursements

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

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

MOTION: Motion passed unanimously

CEO Report

Janet Trautwein reported the following:

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

RVP Report

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

Agency Membership Update

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

Discussion of convention changes relative to LPRT and PD

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

Strategic Discussion



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

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

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

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

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

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

DISCUSSION: *None*

MOTION: Motion passed unanimously

Motion for Adjournment

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

DISCUSSION: *None*

MOTION: Motion passed unanimously

Respectfully submitted,
Eugene Starks
NAHU Secretary



NAHU Board of Trustees Meeting

Monday, October 16, 2017

Meeting called to order at 4:01 P.M. EDT by Mike Embry

NAHU'S VISION STATEMENT

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Reading of Antitrust Statement

Mike read the antitrust statement.

Roll Call (Eugene Starks)

Attendees:

President Mike Embry
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Treasurer Dane Rianhard
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Immediate Past President Jim Stenger
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Membership Council Chair Deb Crouch
Professional Development Chair Ashley Kapostins

Absent: Legislative Council Chair Annette Bechtold

Staff:

Farren Baer	Chris Hartman
Marcy Buckner	Kelly Loussedes
Megan Caputo	Illana Maze

Jennifer Murphy
Bob Tretter
Brooke Willson

Guests:

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

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

Adoption of Agenda

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

Motion passed unanimously.



Consent Agenda A

- BoT Meeting Minutes – September 18, 2017
- BoT Budget Meeting Minutes – September 29, 2017
- BoT Budget Meeting Minutes – September 30, 2017
- Executive Committee Minutes – September 11, 2017

MOTION: Rusty Rice made the motion to accept Consent Agenda A.
Motion passed unanimously.

Consent Agenda B

- Committee/Council Reports
 - Awards Committee
 - Chapter and Leadership Development Committee
 - Governance Committee
 - BoT Training Prezi (draft)
 - Legislative Council
 - Finance Committee
 - LPRT Committee
 - Media Relations
 - Membership Council
 - Professional Development Committee
 - Vanguard Council - Internship Program Playbook

MOTION: Ashley Kapostins made the motion to accept Consent Agenda B.
Motion passed unanimously.

Financial Report

Dane Rianhard announced that the August and September financials will be presented next month. There was discussion regarding the reimbursement amounts as approved in the 2018 budget. The Finance Committee is finalizing its recommendations and hopes to have something to discuss during the November call.

CEO Report

Janet Trautwein updated the BoT on the current press outreach that is occurring regarding the Executive Order. Looking to make sure that we continue to work with both sides of the aisle. Strategic planning worksheets are slow to come in, but do see some activity.

Strategic Discussion

Role of Today's Board Member- Board Responsibility

Mike Embry and Pat Griffey presented on the responsibilities of being a board member.



Executive Session

The session was called to order at 4:32 p.m.

The session ended at 4:52 pm

Motion for Adjournment

MOTION: Eugene Starks moved to adjourn the meeting at 4:53 P.M. EDT

Motion passed unanimously

Respectfully submitted,
Eugene Starks
NAHU Secretary



AWARDS

Chair: Joy Gardner
Board: Eugene Starks
Month: November

The committee is doing a final review of the updated Landmark and Pacesetter Award applications. The revised apps will include the documentation details from the Awards guidebook and will also be used for online applications.

The legislative awards deadline is December 4. Allison James with Government Affairs is the contact for these awards. Recipients will be recognized at Capitol Conference.



CHAPTER & LEADERSHIP DEVELOPMENT

Chair: Lou Reginelli
Board Liaison: Pat Griffey
Month: November 2017

- Lou clarified that committee reimbursement will be set in November.
- LEAD programming is still in the works, nothing has been finalized.
- Projects Update:
 - Leadership Tri-fold, done and posted. Reviewed location on website
 - Leadership Guidebook. The review has been completed, needs to be incorporated into the document.
 - Chapter in a Binder. Going through the second round of review.
- Membership Outreach Program (Deb Crouch)
 - Focus is newly licensed agents
 - Each RVP picks one state in his or her region that has the potential for growth and has the chairs resources to do follow up.
 - Once a new member is on the rolls, within 6 weeks will a call from the membership chair. Next the member will receive a \$50 “credit”. 3 months, Vanguard will do outreach. 6 months, Professional Development will do outreach to determine what their PD needs are and remind them of the \$50 credit. 8 months, CLD will do outreach to determine if there is any interest in being a leader and if current leaders are getting them what they need. Retention will also be doing outreach.
 - Discussed concern of having too many members to do outreach. Things and timing are flexible.
- LEAD Course (Ashley Kapostins)
 - Leadership program for NAHU’s membership
 - Personal and professional development
 - Leadership Excellence Academic Development (LEAD)
 - Honing in on the curriculum options/approaches
 - 12-month program
 - Peer-to-peer, incorporating all of the committees
 - First class possibly at Annual Convention in Kansas City
- Leadership Forum
 - Sunday, February 25, 12:30-5:00
 - Judy Hissong speaking for 90 minutes
 - 30 minutes for check-in, 12:00 – 12:30
 - Vision Speaks component lead by Ashley
 - Will use an abbreviated BoT training Prezi
 - Round robin process with other presenters

- Questions will be gathered from participants prior to the program
- Vision 2020
 - CLD is working on its plan and should have information to the committee in January.
- Open Discussion
 - What can we do for chapters that don't have leadership other than president
 - What about using NAHU Live to create a sense of chapter and benefit, a bit like a virtual chapter
 - Need to figure out a way to share the why we are leaders, we are involved, etc. (learner, helper, networker)
 - Have a core group to engage and find out the why and share the information. Succession planning.
 - Would it be helpful to be more collaborative with other committees, more collaborative with the leaders and identify potential leaders
 - Why not look at the membership struggle and leadership struggle as a unit not as two solo items.
 - Try engaging members into leadership sooner, get them use to the idea and educated about the process
 - False assumption that being a leader will impact their career/business
 - Communicate the intangibles
 - Finding out the why? and digging in and find out why someone is a member
 - Build relationships, are these chapters still viable, why don't people want to step up.

Committee Name: Chapter Leadership and Development – Chair – Lou Reginelli**Project:** Creation of mentorship program**From our strategic plan:**

We will provide national, state and local chapter services of the highest quality, and leadership tools to allow them to effectively provide service to our members.

How it relates to strategic plan:

Mentoring is important to the long term growth of chapters. Presidents must have updated resources to fulfill their responsibilities but also have advisors they trust to guide, help and support them through difficult situations. The CLD committee is committed to the mentoring process. This will help presidents be the best leader they can be which will lead to chapter growth and stability. I will update the BOT on these projects through my monthly committee report.

BOT Suggested actions for 2017

Action	Date Completed	Notes
Determine what types of mentoring programs are being used by other associations and the nature of these programs.	TBD	Brooke to get info.
Determine whether other NAHU national committees have attempted mentoring programs and what challenges they have encountered in setting up these programs.	10/24/2017	Vanguard Council has in the past tried a member to member mentoring program with few positive results. Other than committee training and monthly calls, no other mentoring program is active.
Determine whether any local or state NAHU chapters have engaged in mentoring or related programs and what the nature of those programs have been and what successes or challenges have been encountered.	TBD	CLD committee will get info in 2018.
Based on the results of the above research, determine the appropriate length and content of a NAHU mentoring program.	TBD	TBD
Begin the process of creation of a NAHU mentoring program.	9/30/2017	Mentoring strategic plan was created by Arthur Accardo and task force.

BOT Actions for 2018

Action	Date Completed	Notes
Complete creation of a mentorship program.	Will never be completed. Will be on going.	CLD committee continually mentoring leaders.
Consult with Awards committees to determine	TBD	Cerrina will work with Awards committee.

incentives for participation by chapter/chapter members and how they use size distinctions in current awards.		
Based on discussion with Awards committee, consider what incentives could be added to chapter certification programs to encourage participation in the program.	TBD	Arty & Cerrina to discuss with CLD committee.
Create timeline for outreach – one suggestion would be to target larger chapters first for greatest immediate penetration into the program.	Ongoing	CLD committee working on being a trusted advisor to state presidents. This will give the presidents the proper mentoring and training for a successful year. Also give presidents the proper information and guidance to qualify for chapter certification.
Determine what local and state champions would be needed for the success of the program.	TBD	Arty & Cerrina to discussion.
Create materials for outreach to chapters. Coordinate with NAHU staff for branding consistency.	Ongoing	CLD committee has completed reviews of all guidebooks, tri fold and new chapter programs. They have completed a video to promote leadership.
Begin outreach to chapters electronically through e-mail, Podcasts, video, and social media.	Ongoing	Will work with Vanguard, PDC and Membership to promote the value of membership.
Repeat outreach and include personal follow-up with chapter leaders.	Ongoing	CLD committee are contacting the state presidents to verify roster submissions, succession and strategic planning is being done.
Continue outreach and follow-up	Ongoing	CLD committee to continue to contact presidents.
Measure results	Ongoing	Measure results by roster submissions, verifying strategic and succession plans, number of chapters that receive chapter certification.



GOVERNANCE

Chair: David Smith
Board Liaison: Rusty Rice
Month: October 2017

Due to a number of conflicts, we cancelled our October call but would like to report on the following for the benefits of the Board of Trustees' monthly report:

1. **NAHU Board of Trustees Training.** Without any other feedback, we'd like to recommend that this be put into effect for the 2018 BOT and candidates, and would like to record the voiceover so it's ready to go. As a reminder, here is the public draft of the BOT training Prezi:

<https://prezi.com/view/z919OpfomBziU7fFQfyB/>

We still need to resolve the issue about how to determine when someone has completed their training.

2. **Review of P&P Sunsetting in 2018.** The committee completed its review of about half of the P&Ps which sunset in 2018. Specifically those which are recommended for review and adoption (and as revised, if indicated) are as follows:

P&P for REVIEW	Note
Audit Notification PP 94-05-F	Slight revisions to improve language
Board-Designated Operating Reserve PP 12-01-F	Revisions to clarify purpose and responsibilities created by P&P
BOT Decision Process PP 03-02-B	Significant revisions
BOT Orientation PP 03-03-B	Revised to reflect BOT Training program and responsibility to maintain for future BOT members
Distribution of Financial Info to Membership PP 95-05-F	Slight revisions to improve language
Document Retention Policy PP 09-01(1)-EX	No proposed changes
Duties of the Secretary PP 95-02-B	Small revisions to reflect Secretary's responsibilities
Duties of the Treasurer & Structure of the Finance Cmt PP 95-03-EX	Significant revisions to change structure of Finance Committee and to clarify responsibilities for both Treasurer and Finance Committee to better reflect intent

P&P for REVIEW (continued)	Note
Job Descriptions for NAHU Staff PP 96-08-EX	Slight revisions to improve language
Legislative Council Structure PP 00-01-L	Changes to conform with other P&Ps and clarify some language to improve understanding and clarification of duties
Legislative Defense Expenditure PP 02-01-L (renamed 2015)	Slight revisions to improve language
Member Versus Non-member Pricing PP 15-01-F	Clarify that there is no direct budgetary impact
Membership Affinity Program PP 95-11-EX	No revisions proposed
Membership Council Structure PP 06-02-MB	Changes to conform with other P&Ps and clarify some language to improve understanding and clarification of duties

Of the remaining P&Ps for review, a few policy questions will be discussed during our next call and may require additional discussion prior to or during the December call.

3. **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	GC has nearly completed its draft for BOT training, and awaiting feedback from board members. After complete, may be able to turn into modules for other training for committees and state & local chapter leadership.
Make recommendations on changes to P&Ps and policy procedures	Partially complete and should be completed by December BOT call

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

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

POLICY TITLE:	Document Retention Policy
CLASSIFICATION:	Executive
POLICY NUMBER:	09-01(1)-EX
DEPARTMENT COORDINATOR:	Operations
DATE APPROVED:	January 19, 2009
APPROVED BY:	Board of Trustees
SUNSET:	20 21 ¹⁸

PURPOSE: To specify how important documents (hardcopy, electronic or other media) should be retained, protected and eligible for destruction.

POLICY: The following types of documents will be retained for the following periods of time. At least one copy of each document will be retained according to the following schedule:

Corporate Records

Article of Incorporation to apply for corporate status	Permanent
IRS Form 1023 to file for tax-exempt status	Permanent
Letter of Determination granting tax-exempt status	Permanent
By Laws	Permanent
Board Policies & Procedures	Permanent
Resolutions	Permanent
Board Meeting Minutes	Permanent
Annual Corporate Filings	Permanent

Financial Records

Chart of Accounts	Permanent
Fiscal Policies & Procedures	Permanent
Audits	Permanent
Financial Statements	Permanent
General Ledger	Permanent
Check Registers	7 Years
Business Expense Documents	7 Years
Bank Deposit Slips	7 Years
Cancelled Checks	7 Years
Invoices	7 Years
Investment Records	7 Years
Property & Asset Inventories	7 Years
Petty Cash Receipts & Documents	3 Years
Credit Card Receipts	3 Years

Tax Records

Annual 990 Tax Filings	Permanent
Annual 1099 Report Filings	Permanent
Payroll Registers	7 Years
Payroll Tax Withholdings	7 Years
Earnings Records	7 Years
Payroll Tax Returns	7 Years
W-2 Statements	7 Years

Personnel Records

Employee Offer Letters	Permanent
Confirmation of Employment Letters	Permanent
Benefits Descriptions Per Employee	Permanent
Pension Records	Permanent
Employee Applications & Resumes	7 Years After Termination
Promotions, Demotions, Letters of Reprimand & Termination	7 Years After Termination
Job Descriptions & Performance Goals	7 Years After Termination
Workers' Compensation Records	5 Years
I-9 Forms	5 Years After Termination
Time Reports	3 Years After Termination

Insurance Records

Property Insurance Policy	Permanent
Directors and Officers Insurance Policy	Permanent
Workers' Compensation Insurance Policy	Permanent
General Liability Insurance Policy	Permanent
Insurance Claims Applications	Permanent
Insurance Dispersements & Denials	Permanent

FINANCIAL IMPACT: Minimal.

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

POLICY TITLE:	Membership Affinity Programs
CLASSIFICATION:	Executive
POLICY NUMBER:	95-11-EX
DEPARTMENT COORDINATOR:	Executive
MOTION:	Roger Skinner
DATE APPROVED:	March 17, 1995
APPROVED BY:	Board of Trustees
AMENDED:	March, 2004, April 10, 2006, January 21, 2012, July 20, 2015
SUNSET DATE:	2018

PURPOSE: To establish a method for selecting programs and/or products to be offered to members and to establish a method for entering into affinity program agreements.

POLICY: Outside vendors or organizations interested in entering into agreements which could result in revenue to the Association or special benefits to our members should submit written proposals for contract to the EVP/CEO.

PROCEDURE(S): Proposals for these products or programs shall be initially reviewed by the NAHU CEO and the affinity program task force comprised of subject matter experts within the NAHU membership and by legal counsel, as needed. The NAHU CEO shall notify the vendor of final decision and proceed accordingly.

A periodic review of the revenue received from the programs will be conducted to determine the continued viability of Affinity programs.

This policy specifically excludes sponsorships of specific events or exhibitors at those events. Such agreements will be contracted by the staff, who may, at their discretion, bring them before the Board of Trustees, and will only be effective for the duration of the event and the publicity surrounding it.

FINANCIAL IMPACT: Varies based on the program. Should be revenue positive or neutral.



LEGISLATIVE

Chair: Annette Bechtold
Board Liaison: Rusty Rice
Month: November 2017

The Legislative Council will meet on Tuesday, November 7, 2017. The October meeting summary was part of last month's update. Monthly reports were provided by each of the regional liaisons and chairs of each working group over the course of October.

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

Executive order: On October 12, the President issued an executive order requesting the regulatory agencies to explore options to "promote healthcare choice and competition across the United States".

- Seeks improvements to association health plans, short-term limited duration insurance, and health reimbursement arrangements, the agencies
- NAHU staff and member groups are working to provide thought-leadership and guidance to the Departments in each of the three areas

Market Stability: Senators Lamar Alexander and Patty Murray introduced their market stabilization bill

- Seeks to restore CSR payments, invest in outreach and enrollment, improve departmental accountability, introduce "copper plans" into the marketplace, and expand the flexibility and process of 1332 waivers
- NAHU issued a formal letter to the Senators in support of this bill highlighting the enhancement of flexibility for the 1332 waivers and the continuation of the CSR payments

Cost Reduction, Premium Stability, and Administration Simplification: Continued promotion of specific activities needed to drive down and stabilize costs

- Seeking delay or repeal of excise "Cadillac" tax and HIT tax, continuation of CSR payments, maintenance of the employer exclusion, simplification of employer reporting, improvements to Medicare and Long Term Care, and price transparency
- NAHU continues push through Operation Shout, individual conversations with Departments, lobbying efforts, and education by staff and members

Capitol Conference

Planning continues. Throughout the month of November, the committee will finalize the theme and locking down speakers for the event. Additional work will be done to identify potential candidates for the Spirit of Independence award.

Summary of Main Issues from Regional Annual Reports

- Coverage challenges in the individual market, including lack of network physicians and hospitals
- Initiatives to battle balance billing, including air ambulance
- Single payer initiatives
- Participation in 1332 waiver activities in the states
- Coupons and discounts from drug companies for name brand drugs and other prescription drug cost controls and price transparency
- Association health plans and how they may affect clients and brokers in the future
- Health care sharing ministries – council leadership is working on a one-page document and Infographic for our members

Summary of Main Issues from Working Group Annual Summary

- **Long Term Care** – Provided response to the NAIC Senior Issues Task Force on the review of their long term care insurance consumer guide
- **Medicare** – A newsletter was released at the beginning of October addressing CMS' approval of a special election period for victims of hurricanes Harvey and Irma. This communication and activities center on ensuring broker involvement and that brokers are not inadvertently cut out of the process.
- **Employer-Based** – Separate teams continue their work on electronic distribution rules with comments being provided to the ERISA Advisory Council. Other work continues on air ambulance and balance billing. A new team is tackling their third initiative, level funding and are in the process of building an education/preparation piece for members
- **Individual** – The group worked to gather templates of the new CMS-required authorization letter required when assisting clients purchasing through the exchange. It was discovered that there is a union group advertising association health plan for individuals.jej
- **Cost Containment** – Revisions to the white paper are complete and will be provided to the Council for review. Current focus surrounds transparency of pharmacy costs.
- **Compliance Corner** – The Compliance Committee forum on B2B is underway and there have been a number of topics discussed, including association health plans, ACA changes for 2018,

5500 filings, Medicare creditable coverage, and PEOs. There've been positive responses to this new forum. Upcoming schedule of events includes:

- November 9 - ACA Employer Reporting Review: What's New, What's Confusing
- December will showcase Compliance from A-Z



Finance Committee Teleconference

Date: November 13, 2017

AGENDA

1. Roll Call & Call to Order: 11:31AM

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

Excused: Marsha Tellesbo, Kelly Fristoe

2. Approve Agenda - Motion Mike D, second Alycia, motion carried

3. Comments and discussion concerning the monthly financial report

September 2017 Financial Statements – Jennifer reviewed in general and showed the areas for observation and focus

4. Discuss Change to Approved 2018 Budget – it was discussed that changes to committee reimbursement amounts be changed and additional committees receive comp registrations. We decided to recommend a vote at next BoT meeting to restore comp registrations and reimbursements to the 2016-2017 approved budget amounts. We also agreed we should recommend changes along the lines outlined by RVP Jeanie C and it was agreed we should as a committee bring this for discussion at the January Finance Committee call. Motion: Alycia, 2nd Mike Deagle; motion carried

5. BoT Reimbursements and Spending - the Finance Committee suggests all BoT make every effort to reduce spending by at least 20%

6. Regional Scholarships – Committee advises we maintain the 2 scholarships for both national meetings. However, the Committee wants to reinforce the intent of these scholarships is for first time attendees. Any other spending to come out of the RVP budgets.

7. Adjourn

National Association of Health Underwriters

Schedule of Committee Comp Registrations

Alternate Proposed 2018

Approved 2017

Added Comps						
	Capitol Conference			Annual Convention		
	Chair	Vice Chair	Members	Chair	Vice Chair	Members
Legislative	1	1	8	1	1	
	Board	\$ 670	\$ 500	Board	\$ 500	
Membership	1	1	16	1	1	16
	Board	\$ 500		Board	\$ 500	\$ 500
Professional Development	1	1		1	1	8
	Board	\$ 500		Board	\$ 500	\$ 500
Awards	-	-	-	1	1	8
				\$ 500	\$ 500	\$ 500
Media Relations	1	1	-	1	1	8
	\$ 500			\$ 500		
LPRT	-	-	-	1	1	8
				\$ 500	\$ 500	
Chapter Leadership & Development	1	1	8	1	1	8
	\$ 670	\$ 500	\$ 500	\$ 670	\$ 500	\$ 500
Disability Income	-	-	-	1	-	-

Capitol Confer	
Chair	Vice Chair
1	1
Board	\$ 1,000
1	1
Board	\$ 550
1	1
Board	\$ 550
-	-
1	-
\$ 550	
-	-
1	1
\$ 1,000	\$ 1,000
-	-

Long Term Care	1	-	-	1	-	-
Senior Issues/Medicare	1	-	-	1	-	-
Worksite Marketing	-	-	-	1	-	-
Vangaurd Council	1	1	-	1	1	8

1	-
1	-
-	-
1	1

Changed reimbursement amounts for all to \$500 (3 day) and \$670 (4 day)

Decreased number of committee members for Leg & Membership Councils

Added in comp registrations for Media, LPRT and Vanguard for Convention

Removed Leg Council

Removed Membership

Added in reimburseme

Removed Other Trave

Increased number of c

Registration costs (est \$250 inc board)	11	6	32	14	8	64	\$ 33,750
Reimbursement (doesn't include board)	\$ 1,170	\$ 2,170	\$ 9,000	\$ 2,170	\$ 3,000	\$ 21,500	\$ 39,010
Total Expense for Committee Conf Expense							\$ 72,760

8	5
\$ 1,550	\$ 3,100

Expenses for 2017	\$ 88,000
Expenses for Proposed 2018	\$ 83,300
Expenses for Alternate Proposed 2018	\$ 72,760

Committee Comps - Expense	Expense	Savings	% Savings
Proposed 2018 Savings over 2017	\$ 88,000	\$ 4,700	5.3%
Alternate Proposed Savings over 2017	\$ 72,760	\$ 15,240	17.3%

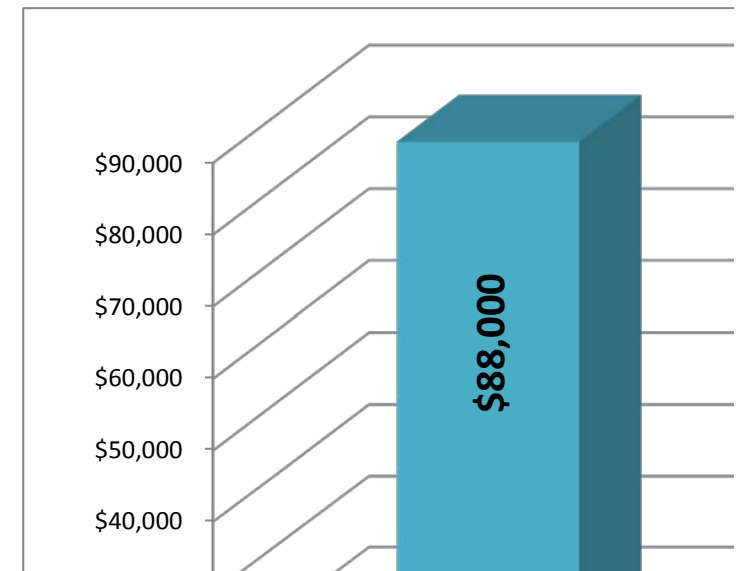
Key-Notes:

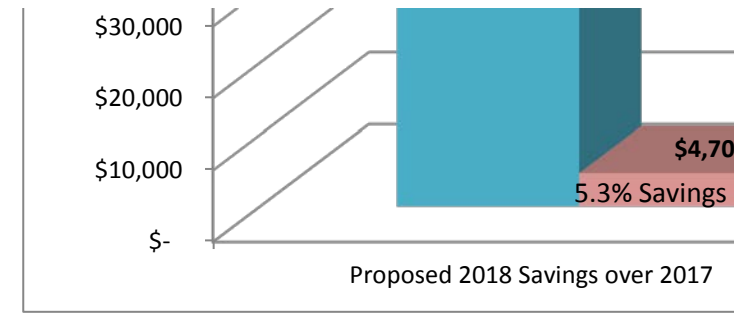
\$500 standard reimbursement for 3 days required at conference

\$670 standard reimbursement --4 days required at conference

Added Comps

Adjusted Comps





ed in 2018 Budget

ence	Annual Convention		
Members	Chair	Vice Chair	Members
15	1	1	
\$ 1,000	Board	\$ 550	
	1	1	16
	Board	\$ 550	\$ 550
	1	1	15
	Board	\$ 1,000	\$ 550
-	1	1	9
	\$ 550	\$ 550	\$ 550
-	1	-	-
	\$ 550		
-	1	1	-
	\$ 550	\$ 550	
8	1	1	8
\$ 550	\$ 1,000	\$ 1,000	\$ 550
-	1	-	-

2017

Capitol Conference			Annual Convention			Other Travel	
Chair	Vice Chair	Members	Chair	Vice Chair	Members	Chair	Vice Chair
1	1	11	1	1	11		
Board	\$ 1,000	\$ 1,000	Board	\$ 550	\$ 550	\$ 2,000	\$ 2,000
1	1	9	1	1	9		
Board	\$ 550	\$ 550	Board	\$ 550	\$ 550	\$ 2,000	\$ 2,000
1	1	8	1	1	8		
\$ 550	\$ 550		\$ 1,000	\$ 1,000			
-	-	-	1	1	9		
			\$ 550	\$ 550	\$ 550		
1	-	-	1	-	-		
\$ 550			\$ 550				
-	-	-	1	1	-		
			\$ 550	\$ 550			
1	1	8	1	1	8		
\$ 1,000	\$ 1,000	\$ 550	\$ 1,000	\$ 1,000	\$ 550		
-	-	-	1	-	-		

-	1	-	-
-	1	-	-
-	1	-	-
-	1	1	-

1	-	-	1	-	-		
1	-	-	1	-	-		
	-	-	1	-	-		
1	1	-	1	1	-		

Annual Convention Reimbursement Amount

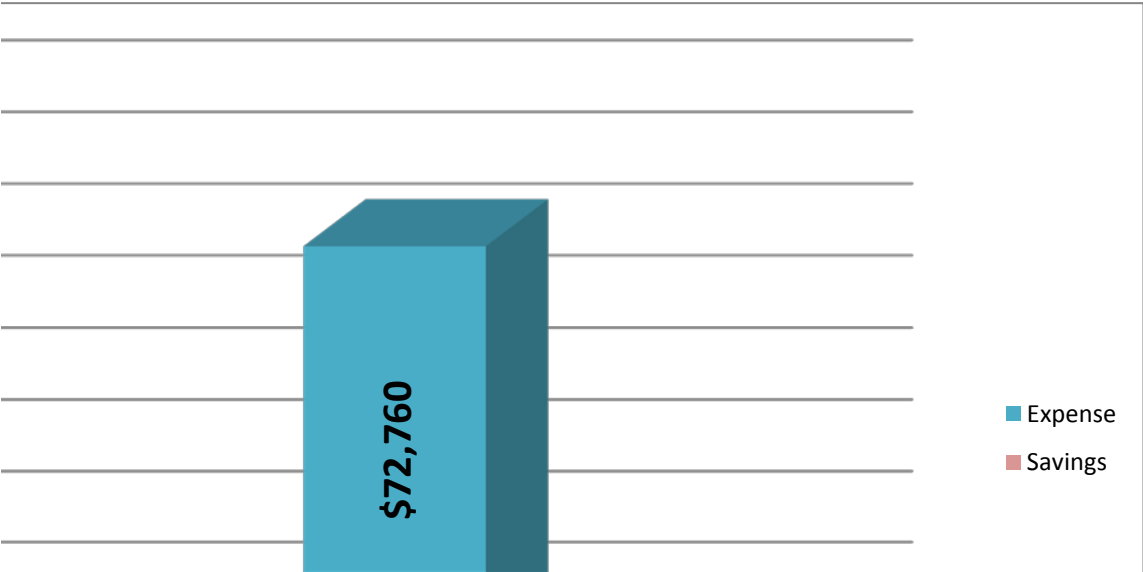
o Council Capitol Conference Reimbursement Amount

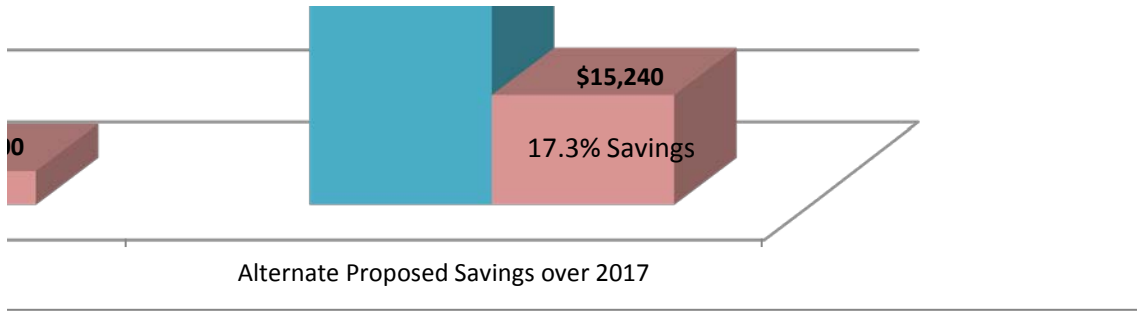
ent for Prof Dev committee members for Convention

l for Leg & Membership Councils

committee members for Leg & Membership Councils

23	13	7	48	\$ 26,000	8	5	28	12	7	45		
\$ 19,400	\$ 2,650	\$ 4,200	\$ 26,400	\$ 57,300	\$ 2,100	\$ 3,100	\$ 20,350	\$ 3,650	\$ 4,200	\$ 20,350	\$ 4,000	\$ 4,000
				\$ 83,300								





\$ 26,250
\$ 61,750
\$ 88,000



HUPAC

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

The HUPAC Board met on November 13, 2017.

We continue to train new board members at the national, state and local levels. We are striving to achieve 100% board participation with our states and locals.

We approved funding for two NAHU members running for political office as well as a number of legislators who have signed on or are cosponsoring legislation we are working on.

We discussed Capitol Conference and are reaching out to sponsors for the Sunday bowling event. We have also confirmed location for the legislative reception at the Officers Reserve Club again this year. HUPAC board will have a strategic planning session Saturday afternoon before capitol Conference and our board meeting will be on Sunday.

We are making 2-3 last minute end of year appeals and our regional chairs have been active in setting up meetings in their regions and working with locals to grow HUPAC.



LPRT

Chair: Reid Rasmussen

Board Liaison: Eugene Starks

Month: October 2017

- Strategic Plan Overview
 - Reviewed the goals for the next few years
 - Simplifying the application process
 - Enhancing the benefits
 - Creating content
 - Goals are ongoing through 2019
- Application process
 - Worked with Tiffany and have come up with some ideas
 - Should the application be 100% online?
 - Marketing will help create a 90-second application process video
 - Do we want to combine GA/Carrier and individual app? Only difference is the quantity purchase.
 - Should the applications be self-certified? MDRT has this process with the right to audit.
 - Will create a mock for next month's call. Need to publish soon.
 - Discussed putting app online exclusively – majority agreed with this change.
 - Self certification – Reviewed MDRT's language for self-certification. When does auditing happen? What are we protecting besides prestige to create this hurdle? May be there needs to be a set percentage to protect the integrity of the program. Need to write up the information correctly and with clarity of the process and requirements.
- Content Needs for Cap Con & Annual Convention
 - 90-min program at Cap Con
 - Rapid fire 10-min presentations (TED talk style)
 - How do you take the Cap Con expertise and leverage it to become a thought leader and generate more business
 - Expectation of membership, when do we start to communicate the change in our vision with this incorporation
- How do we market LPRT and get people to think differently
 - High-level article in ABS
 - Review the benefits
 - Identify LPRTs high level achievements
 - December ABS article, due to Martin end of October
 - Possibly ongoing articles in ABS
 - 2017 qualifiers are eligible for a discount to Cap Con

- is it possible to provide a special info pc so qualifiers have an edge
- Sponsorship is a big part of the program
 - Will look to the marketing task force for ideas
- NAHU's got a new website – requested the committee to take a look and get more familiar with the LPRT content.



MEDIA RELATIONS

Chair: Marilyn Stenger
Board Liaison: Rusty Rice
Month: November, 2017

Our October 25 call went very well with all in attendance but one and that was an excused absence.

We had great reports from our regional chairs. It appears all is going well within their regions. We have sent several press releases to our chairs to distribute to their state and local media chairs, who then send them to their media outlets. Some of the topics of these releases were on the Graham/Cassidy Bill, Extending Open Enrollment and The Cost Sharing Reduction payments.

We have received several reporter requests for interviews and have had a request from a reporter for stories regarding the Cadillac Tax.

Our Social Media Guidebook is complete and has been debuted in a few media moments. We are working on other avenues to push the word out about this awesome guidebook.

The Medicare Infographic is coming along. Kelly is working with the Medicare Advisory Group and obtaining their suggestions as to what should appear on the infographic. It is meant to be Medicare 101 and one page. To include some of the Medicare Advisory suggestions, the back of the infographic will have Medicare terms and definitions. Several members of our committee will be reviewing the piece before it is finalized.

Kelly is also working on an Open Enrollment Toolkit which would include things that have changed since the last open enrollment. It will include updated op-eds, letters to the editor, print ads, public service announcements, and talking points for chapter leaders, members and committee chairs to use. She is working with the webmaster as to where this should appear on the website. They will possibly create a link under the media section.

We were to have a Media 101 Webinar on Nov. 15. This webinar usually takes place in September. A decision was made to hold off on the Webinar until the new website was completed because the webinar points out where to find the Media tools on the website. The committee decided to produce a video or podcast instead of having the webinar in November because of open enrollment. Our members can view the video when they have a few free moments. We will then have the webinar in January when everyone is a bit less hectic. We feel it is best to have the video and the webinar so any and all questions can be answered. A Media Moment will also be created with this information to go out ASAP.

The Social Media Task Force is preparing for Capital Conference. They are working to figure out what impact they can have with our members regarding Social Media and to address their concerns at Capital Conference. They will also be focusing on how to promote the Social Media Guidebook.

The Media Militia is coming along nicely. We only have a handful of States without someone on the Militia. One of their goals they are trying to achieve is to have the Militia experience hands on training at our Capital Conference breakout. Meg McComb has a good friend that is a newscaster in DC and would be willing to come and do mock interviews and training with our members. This will help with what to do and not to do when on camera during an interview. It will also teach them how to not get sidetracked with an interviewer's questions and to stay on message.

Our goal to syndicate articles is also being worked on. Kelly is in the process of producing op-eds and editorials to be shared with our Media Committee.

Our committee has decided not to have a call in November due to open enrollment and Thanksgiving. Our next call will be December 27 at 1:00 PM EST.



MEMBERSHIP

Chair: Deb Crouch
Month: November 2017

Membership Information:

August 2017:

Start of month 16,313 members
End of month 16,323 members
79.59% retention

September 2017

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

Regional Retention:

	<u>August</u>	<u>September</u>
Region 1	80.94%	81.30 %
Region 2	80.90%	81.47%
Region 3	82.40%	82.55%
Region 4	82.09%	81.82%
Region 5	80.43%	80.05%
Region 6	80.74%	80.18%
Region 7	70.03%	70.09%
Region 8	78.39%	78.31%

1: Council continues to have their regional calls. Chairs continue to focus on retention. We had a good month in August with more members in than we lost but that did not last. Out numbers were down in September.

2: Team is eager to see the numbers for October but they will not be available until after the 15th of the month. Illana will send those out to council and also to the BOT.

3: Membership team has been notified that, at this point in the budget, there is no reimbursement or comped registration fee for Cap Con. Also, because of this fact, our face-to-face council meeting has been cancelled. This was met with great disappointment by the team. Several comments were made and I addressed them personally. I advise that "if" something changes, I would let them know right away.

3: Finalizing the details on a new, year long project that will coincide with the strategic plan for membership- -pilot program for bringing on newly licensed agents as NAHU members. Worked with Professional Development Chair, Vanguard Chair and Chapter & Leadership chair to smooth out the details and timeline. All committees are on board. Copy of this plan is included with this report. I will be reaching out to all of the RVP's to review and get their state picks.

Membership Newly Licensed Agent's Pilot Plan

1-Each RVP is to pick one state in their region as a "test/pilot" state. This state should be one that has the best chance of a good list AND has the chapter leadership that will have the drive to follow through.

2-Once the state is picked by the RVP, NAHU staff will purchase a list of newly licensed agents in that particular state. These lists will be distributed to the regional membership chairs for process to begin. The regional chairs will then work with the states to reach out to the individuals on the list. The states in question will ultimately determine as to how this will be done. However, it is recommended that there are multiple means of communication as the list will have emails, phone numbers and addresses. To add to the enticement, we will offer a \$50 "credit" towards a professional development course.

3-Once a member joins, membership is to reach out to the new member at 6 weeks. They are to make inquiries about attending meetings, electronic pieces being received, magazine receipt and thoughts on their membership so far. A reminder about the \$50 credit will be given as well.

4-At three months, Vanguard Council will reach out to member to offer mentorship and ask about what needs they may have since they are new to the business in that focus.

6-At six months, Professional Development is to reach out to the member to inquire about educational needs. Remind the member that they have that \$50 credit to use and it will expire within xx days. (PD can make that determination)

7-At eight months, Chapter and Leadership is to reach out to the member to see if they are interested in working on a committee or comments.

8-Also at eight months, retention chairs need to follow up with member, inquire about their experience and remind them to renew. What does the member find useful in their membership and what is lacking, if anything, in their membership.



PROFESSIONAL DEVELOPMENT

Chair: Ashley Kapostins

Board Liaison: Dane Rianhard

Month: November 2017

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

- Bundle Up for Fall campaign is continuing through November 15th.
 - [Purchase the core curriculum courses](#) of the REBC® designation as a bundle and receive \$179, the value of an elective. Busy with the enrollment season? You can purchase now and study later. Your library is accessible 24/7 and at your convenience. From now until November 15, students who [purchase the core curriculum courses](#) of the REBC designation as a bundle will receive \$179. This savings will allow you to select an elective for free.
- Pushing out Call for Presenters for Kansas City convention – focus on both Vision Speak, as well as breakouts for PD Day. Blasts started in October and deadline has been set to Dec 1st
 - To be considered as a presenter, please fill out the submission form and provide a three sentence description of your message and expected audience takeaway.

SUBMISSION FORM

Please direct any questions to professionaldevelopment@nahu.org. **The submission deadline is December 1.**

- We are also seeking leading experts to participate in NAHU's Professional Development one-hour session lineup at Annual Convention. [Click here](#) for more information.
- Continuing to work on release of Advanced Self-Funded virtual course; it is currently in the review and approval process in each state.
- Professional Development's LEAD project is continuing the process of identifying potential leadership partners and going through vetting activities. We are also currently collecting comments and perspectives via survey from industry leaders to help identify proper directives and focus.
- Working on the proof of concept for the college project. Survey for Risk Management program to determine feasibility and direction. There is currently not a program of this nature, so we determining specifics if we were to move forward. This could be a revenue opportunity for the association, as well as an opportunity to shed more light on the industry. We have identified this as an 18-24 month project.

The committee's next call is scheduled for November 27th at 4:00 pm EST. As always if there is anything I can help you with, feel free to reach out, 321-247-0057.

National Association of Health Underwriters
BALANCE SHEET
September 30, 2017

	This Year	Last Year	Variance	% Increase(Decrease)
ASSETS				
CURRENT ASSETS				
Operating Cash and Cash Equivalents	351,162.89	254,315.51	96,847.38	38.08%
Accounts Receivable, Net	298,059.37	856,082.14	(558,022.77)	-65.18%
Prepaid Expense	50,319.50	81,437.57	(31,118.07)	-38.21%
Note Receivable	2,500.00	5,000.00	(2,500.00)	-50.00%
Total Current Assets	702,041.76	1,196,835.22	(494,793.46)	-41.34%
SHORT TERM INVESTMENTS, at Fair Value				
Operating Investments	0.00	365,462.45	(365,462.45)	-100.00%
Federal Legislative Defense Fund Investments	(95.52)	266,267.96	(266,363.48)	-100.04%
Total Short Term Investments	(95.52)	631,730.41	(631,825.93)	-100.02%
LONG TERM INVESTMENTS, at Fair Value				
Equity Securities	1,869,733.31	1,698,349.67	171,383.64	10.09%
Total Long Term Investments	1,869,733.31	1,698,349.67	171,383.64	10.09%
PROPERTY AND EQUIPMENT, at Cost				
Office Furniture and Equipment	377,821.09	637,637.01	(259,815.92)	-40.75%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(509,896.31)	(789,359.00)	279,462.69	-35.40%
Total Property and Equipment	328,878.71	309,231.94	19,646.77	6.35%
LONG TERM ASSETS				
Intangible Assets-REBC Designation	50,000.00	0.00	50,000.00	0.00%
Total Long Term Assets	50,000.00	0.00	50,000.00	0.00%
DEPOSITS				
Note Receivable	37,161.60	37,161.60	0.00	0.00%
	2,500.00	0.00	2,500.00	0.00%
TOTAL ASSETS	2,990,219.86	3,873,308.84	(883,088.98)	-22.80%
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts Payable and Accrued Expenses	148,576.08	56,230.08	92,346.00	164.23%
State and Local AHU Dues Payable	154,979.00	156,783.20	(1,804.20)	-1.15%
Deferred Revenue - Membership	1,733,009.44	1,839,242.11	(106,232.67)	-5.78%
Total Current Liabilities	2,036,564.52	2,052,255.39	(15,690.87)	-0.76%
LONG TERM LIABILITIES				
Deferred Rent Obligation	243,596.07	250,619.28	(7,023.21)	-2.80%
Deferred Tenant Allowance	184,944.30	230,236.74	(45,292.44)	-19.67%
Total Long Term Liabilities	428,540.37	480,856.02	(52,315.65)	-10.88%
TOTAL LIABILITIES	2,465,104.89	2,533,111.41	(68,006.52)	-2.68%
NET ASSETS				
Net Assets, Beginning of Year	803,996.01	1,142,797.60	(338,801.59)	-29.65%
Current Year Activity	(278,881.04)	197,399.83	(476,280.87)	-241.28%
TOTAL NET ASSETS	525,114.97	1,340,197.43	(815,082.46)	-60.82%
TOTAL LIABILITIES AND NET ASSETS	2,990,219.86	3,873,308.84	(883,088.98)	-22.80%

