



NAHU

2016

YEARLY HIGHLIGHTS

A look at NAHU activities from January through December

REPRESENTING MORE THAN
100,000
LICENSED HEALTH INSURANCE AGENTS,
BROKERS, GENERAL AGENTS, CONSULTANTS
AND BENEFIT PROFESSIONALS THROUGH
MORE THAN 200 CHAPTERS
ACROSS AMERICA

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INTRODUCTION TO NAHU

OVERVIEW

The National Association of Health Underwriters represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 200 chapters across America. NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage. Every day, NAHU members work to obtain insurance for clients who are struggling to balance their desire to purchase high-quality and comprehensive health coverage with the reality of rapidly escalating medical care costs. As such, one of NAHU's primary goals is to do everything we can to promote access to affordable health insurance coverage.

NAHU members help millions of consumers by guiding them through the complexities of health insurance purchasing and enrollment, while ensuring they get the best policy at the most affordable price. Our members seek to understand each personal situation to create recommendations that complement their clients' financial and medical security needs. And their jobs do not end with the sale. Our licensed producers help their clients with claims issues, service questions and compliance matters throughout the life of each policy they sell.

SUPPORTING CHAPTERS

NAHU's mission is to advocate for our members, provide professional development, and deliver resources to promote excellence. We consistently promote, communicate, and reach out to chapters regarding the availability of new tools, services and information through email, social media, our magazine and more.

In 2016, NAHU worked toward our goal of encouraging nonmembers to join with a national membership marketing campaign. We also enhanced our social media presence and encouraged members to be more actively engaged by creating a series of social media tutorials.

In the height of the presidential-election year, NAHU strengthened its legislative presence by submitting comment letters and meeting with members of Congress on various issues. The association also promoted its views on the final Fiduciary Rule, the employer exclusion, Amendment 69 on single-payer



8,700+ FOLLOWERS



3,100+ LIKES



2,300+ FOLLOWERS



and the Cadillac tax through press statements and editorials from local to national top-tier media coverage. NAHU became one of the vendors selected to provide the Centers for Medicare and Medicaid Services-approved federally facilitated marketplace agent/broker training and was the only agent/broker association that was awarded this honor. NAHU educated our members on where healthcare stands during the 2016 elections, navigating commissions, Medicare, Community Health Clinics and open enrollment by providing professional development resources such as training courses, certifications, tools, guidebooks and webinars.

Social media has proven to be an effective way to interact with our members, articulate our mission and share important information on the latest legislative developments and healthcare changes that affect agents and brokers. Members can subscribe to our RSS feed to stay up to date on NAHU in the News.

GOVERNMENT AFFAIRS

IN WASHINGTON, DC, AND ACROSS THE UNITED STATES

NAHU staff made quite a few visits to Capitol Hill and government agencies in 2016, lobbying and representing NAHU:

- » NAHU staff made 261 visits to Capitol Hill, White House offices and federal agencies to share the association's legislative priorities.
- » NAHU staff attended 260 political meetings, federal agency meetings and fundraisers on behalf of HUPAC.
- » NAHU staff attended 22 briefings from inside-the-Beltway groups.
- » NAHU staff attended 11 hearings and 76 coalition meetings.



PAPERS, POLICY DOCUMENTS AND CHARTS

NAHU staff and committees produced the following documents used for legislative and regulatory activities:

- » NAHU submitted comments to the Department of Health and Human Services on the proposed Notice of Benefit and Payment Parameters for 2017 regulation. A version of this regulation is released at the end of each year and is an omnibus policy document that covers a wide range of health insurance market topics.
- » Healthcare.gov CEO Kevin Counihan visited with Louisiana and Mississippi NAHU chapters on a tour with stakeholders to allow agents and brokers an opportunity to interact directly with the marketplace CEO about many of the issues that NAHU has been addressing with the Administration over the past several years.
- » NAHU submitted comments on the 2017 Letter to Issuers addressing issues such as providing lead time for brokers on premium rate releases, broker misconduct review, transmission of broker identification numbers and more.
- » NAHU submitted comments to the Equal Employment Opportunity Commission on a proposed rule regarding the Genetic Information Nondiscrimination Act of 2008 and its impact on employer group wellness programs.



- » NAHU submitted a letter to HHS Secretary Burwell addressing the issue of the troubling and increasing prevalence of insurers reducing or eliminating broker commissions during the plan year.
- » NAHU joined the Coalition to Save Medicare Advantage Retiree Coverage, the national coalition of more than 55 stakeholder organizations advocating to prevent cuts to Medicare Advantage retiree coverage.
- » NAHU submitted comments on the content and implementation of the proposed new Summary of Benefits and Coverage template and all related documents, including the uniform glossary for health insurance consumers.
- » NAHU submitted comments on the new Special Enrollment Period eligibility verification process implemented by CMS for the federally facilitated health insurance marketplace.
- » NAHU issued a letter of support for H.R. 3463, the Aligning Children's Dental Coverage Act, legislation to ease restrictions on health insurance plans without pediatric dental benefits.
- » NAHU members met with officials from the IRS and Departments of Labor and Treasury to discuss the challenges employers face complying with reporting challenges.
- » NAHU submitted a comment letter to the Office of Management and Budget in support of the proposed collection of information for transparency in coverage reporting by qualified health plan issuers.



PAPERS, POLICY DOCUMENTS AND CHARTS *(CONTINUED)*

- » NAHU provided platform testimony for both the Republican National Committee and Democratic National Committee in preparation for the Republican and Democratic Conventions.
- » NAHU submitted a comment letter to CMS on the Medicare observation status notification provisions in a proposed rule.
- » NAHU submitted comments to CMS on the interim final rule regarding changes to special enrollment periods and the Consumer Operated and Oriented Plan program.
- » NAHU submitted a letter in support of S. 3244, the Aligning Children's Dental Coverage Act, a companion bill to H.R. 3463 that clarifies that individuals can have access to the same dental coverage choices both inside and outside of the marketplaces.
- » NAHU submitted comments to HHS, Labor and Treasury on the proposed rule on the implementation of the Expatriate Health Coverage Clarification Act of 2014, excepted benefits, short-term plans, special enrollment periods and other issues.
- » NAHU submitted a letter (with help from NAHU's Legislative Council Individual Working Group Chair Nick Moriello) to Healthcare.gov CEO Kevin Counihan requesting improvements from a broker portal and dedicated call center, securing consumers' authorized agents on their application and preserving a consistent commission structure between the open enrollment period and special enrollment periods.
- » NAHU submitted a letter to the White House's Mental Health and Substance Use Disorder Parity Task Force on mental health and substance use disorder parity requirements.
- » NAHU submitted comments to the Department of Treasury on the proposed rule on the health insurance premium tax credit and the individual shared responsibility provision.
- » NAHU submitted a letter to CMS regarding the verification of a pilot program for marketplace SEPs.
- » NAHU's Board of Trustees voted to adopt a position paper outlining NAHU's opposition to a public health insurance plan, also known as a "public option."

- » NAHU submitted a letter to the IRS on the proposed draft Forms 1094 and 1095 B & C and their accompanying instructions relating to Section 6055 and 6056 reporting requirements. The letter stressed the importance of continuing to simplify the forms and instructions, keeping similar information together, referencing supplemental publications, using “tips” sections and other improvements to help employers and brokers complete the documents.
- » NAHU submitted a letter to HHS on the proposed Notice of Benefit and Payment Parameters for 2018 regulation.

NAHU RESPONDED TO 1,630 WRITTEN COMPLIANCE CORNER QUESTIONS FOR MEMBERS AND ADDED NUMEROUS FAQs AND OTHER MATERIALS TO COMPLIANCE CORNER WEB PAGES.

- » NAHU submitted a letter to the IRS on the proposed rule “Information Reporting of Catastrophic Health Coverage and Other Issues under Section 6055,” which addresses the required reporting, truncated taxpayer identification numbers, plans for which reporting is not required, the solicitation process for TINs and employer TIN-solicitation requirements regarding section 6056.
- » NAHU signed onto a letter by the Stop the HIT coalition, urging Congress to once again delay the Health Insurance Tax in any end-of-year legislative deal.
- » NAHU submitted comments on the Draft 2018 Letter to Issuers and comments on the proposed changes to Health and Welfare Form 5500.
- » NAHU has published 46 editions of the Washington Update, which included 425 articles. We added a new podcast feature and 11 audio podcasts have been recorded so far.
- » NAHU has two posts per month on its blog, Compliance Cornered, for members and consumers to obtain access to many health reform implementation questions and compliance concerns.
- » NAHU has conducted three “Live from NAHU!” webinars that offered members an exclusive one-hour session with NAHU CEO Janet Trautwein on updated legislative topics as well as access to the recordings.
- » NAHU hosted 13 Compliance Corner webinars.

COMMENTS AND TESTIMONY

- » Former NAHU President Tom Harte was a panelist on the Senate Health, Education, Labor and Pensions Subcommittee on Primary Health and Retirement Security Roundtable hearing to discuss the costs and options of small business healthcare as well as the affordability and accessibility of health insurance.
- » Tom Harte also testified before the House Ways and Means Committee for a hearing on rising health insurance premiums under the Affordable Care Act.
- » NAHU member Scott Wham briefed Congress on the ACA's individual and employer mandates, reporting requirements and exchange and tax credit eligibility provisions as part of a session by the ACA Reporting Task Force, of which NAHU is a member.

GRASSROOTS EFFORTS

NAHU members continued to make their voices heard, with more than 6,000 individuals sending over 30,000 messages to legislators. These helped shape the debate on the employer exclusion of health insurance, easing the burden on employer reporting requirements and keeping the pressure on a full repeal of the Cadillac/excise tax. Our grassroots efforts this year also helped us pass legislation to restore the Medicare Open Enrollment Period, which was included in the end-of-year 21st Century Cures Act.

TRAVEL TO NAHU CHAPTERS AND INDUSTRY GROUPS

NAHU staff traveled across the country, visiting 54 chapter meetings, symposiums, summits and expos and attended six conferences.





HEALTH UNDERWRITERS POLITICAL ACTION COMMITTEE

- » HUPAC's total contributions were up 13% compared to 2015 and up 21% compared to 2014.
- » HUPAC has disbursed over \$598,500 to members of Congress who support the role of agents and brokers in the healthcare industry.
- » NAHU members attended 60 in-district events and delivered more than \$80,000 in HUPAC funds to members of Congress.
- » The DC team attended over 263 events to educate and form strong relationships with members of Congress.
- » HUPAC saw overwhelming support from chapters across the country at NAHU's Annual Convention, with over \$62,000 in chapter contributions to the Administrative Fund. Its total surpassed last year by \$2,000.
- » HUPAC had one of its best Capitol Conferences in terms of fundraising. HUPAC brought in over \$102,000 in annualized dollars, surpassing the previous three Capitol Conferences.

PUBLIC RELATIONS


- » NAHU had more than 6,100 press hits in a variety of different media, including Associated Press, Yahoo! News, *USA Today*, *New York Times*, NPR, *Wall Street Journal*, *TIME Magazine*, *Forbes Magazine*, CNN, *Travel + Leisure Magazine*, *Fortune Magazine*, Huffington Post, Reuters, *Bloomberg*, *U.S. News & World Report*, *Washington Post*, CBS, ABC, CNBC, POLITICO, NBC, Fox News, Fox Business and many more top-tier publications.
- » NAHU issued 17 press releases and media advisories at the national level on important issues such as being named a provider of the 2017 FFM Broker Training, the role of health insurance agents and brokers, HIT Tax, Cadillac Tax, Employer Exclusion, etc.
- » NAHU issued 30 letters to the editor and five op-eds on issues such as the Cadillac Tax, open enrollment, health insurance premium increases, high-deductible plans, Medigap increases, health insurance exchanges, millennials' coverage affordability, COBRA, Medicare and the role of the agent.

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PUBLIC RELATIONS *(CONTINUED)*

- » NAHU updated nearly 50 press release templates for chapters and updated both the Press Conference Guide and the Media Buying Guide.
- » NAHU launched a Branding Booklet that included branding guidelines and rules to maintain its identity, public perception and the service provided to members and their clients.
- » NAHU created 17 step-by-step instructional social media video tutorials for both Twitter and Facebook.
- » NAHU recreated its Twitter 101 Guide to provide tailored techniques for healthcare industry professionals.
- » NAHU created a “Faces of HUPAC” video for our HUPAC Committee to further the “HUPAC is really YOU PAC” movement.
- » NAHU created five various promotional materials for open enrollment including a member advertisement for print media, public service announcement for broadcast outlets, two letters to the editor and an op-ed.
- » NAHU redesigned its Media Tools page with a new easy-to-navigate layout and description-specific categorized buttons to provide a faster experience for its users.
- » NAHU created nine timely infographics on the Value of Being a NAHU Member, Building Blocks for Medicare, Community Health Clinics for the Education Foundation, different versions of the role of the agent and Employer Exclusion, Amendment 69 on single-payer and narrow networks for lobbying and media outreach.
- » NAHU created two new promotional flyers. The NAHU UNITE Program flyer was designed to assist members with emergency financial support during the event of a natural disaster occurrence and the Live from NAHU! flyer to promote member-exclusive webinars.
- » NAHU created monthly Media Highlights PowerPoints to showcase print and broadcast press hits as well as social media interaction.
- » The “How To” Media Guide for NAHU Members was updated with new content and more tools to help our members launch a successful public relations campaign.
- » NAHU launched its second annual Brokers Making a Difference (BMD) Campaign that included publishing 42 state-by-state booklets, creating new banner ads and a video of our BMD contest winner, Michele Malooley of Palm Coast AHU.

NAHU HAD MORE THAN 6,100 PRESS HITS IN A VARIETY OF DIFFERENT MEDIA AND TOP-TIER PUBLICATIONS.



» NAHU's social media engagement has increased on Twitter by 36 percent and on Facebook by 14 percent. NAHU gained 2,293 followers on Twitter and received 400 likes on Facebook. On Twitter, we've earned 759,700 impressions, 2,780 link clicks, and 1,196 retweets. On Facebook, we've earned 716,320 impressions.

EDUCATION

- » NAHU and The American College of Financial Services announced an educational partnership that involves transitioning the Registered Employee Benefits Consultant and the Chartered Healthcare Consultant designations from The American College to NAHU. Extending a long relationship in professional education, the two organizations will continue to refer students to each other. The American College of Financial Services will focus on offering credentials and degrees for financial advisors, wealth managers and planners, while NAHU will broaden its focus on employee benefits and healthcare education.
- » NAHU held 10 Compliance Corner webinars on topics including Digesting the Final Wellness Regulations, Where Healthcare Stands During the 2016 Elections and Navigating Commissions, Ethics and Antitrust Laws.
- » NAHU now offers custom training models for companies looking to uphold the industry standard in training their sales force.
- » NAHU launched a Medicare Certification training program aimed at helping producers better understand the complexities of the senior health market. The program covers the details of the various Medicare-related products, origins and original intent of Medicare, Social Security and Medicaid, and chronicles some of the major legislation and recent changes that has shaped the products we sell today.
- » NAHU hosted the Self-Funded Certification Course for the Central New Jersey AHU, Baton Rouge AHU, Dallas AHU and Columbus AHU.
- » NAHU hosted the CDHC Certification Course for the St. Louis AHU and a pre-conference workshop at the Workplace Benefits Renaissance Conference.
- » NAHU hosted the Benefit Account Manager Certification Course for the Metro Detroit AHU and Los Angeles AHU and hosted a pre-conference workshop at the Benefit Selling Expo.

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EDUCATION *(CONTINUED)*

- » NAHU and United Benefit Advisors held a Benefit Account Manager Course and Self-Funded Certification Course.
- » NAHU offered a 30% discount on all certification courses until the end of the year.
- » NAHU hosted five DC Health Link Certification courses for the District of Columbia Health Benefit Exchange Authority during March, May, June and August.

MEMBER RELATIONS

- » NAHU conducted a national campaign encouraging nonmembers to join and encouraging current members to renew.
- » NAHU welcomed over 2,200 new members.
- » The average retention rate for the year was 82%.
- » NAHU had a national membership bankdraft campaign from September to December to encourage members to join or renew with checking bankdraft to be entered into a drawing to win up to \$750 in gift cards. Fourteen members from each group were drawn to receive a \$250 gift card. The grand prize winner won a \$500 gift card.
- » The Technology Solutions page continues to add NAHU partners that help agents and brokers stay up to date with legislative and regulatory changes with new technologies to operate more efficiently and compete in today's rapidly changing health insurance market. Our current technology partner firms provide help with employer reporting, Cadillac/excise tax calculators, claims analytics, employee counting tools, HIPAA-compliant secure file sharing and storage, and look-back and measurement period managers, among other features. You can select the solution that best fits your needs with the confidence that we have negotiated the best cost and benefits on your behalf.
- » NAHU continued with its Platinum Advisor Summits in April and August in Washington, DC. These summits provide a venue of collaboration among professionals in their area of expertise and improve the strength of their value proposition to clients and prospects.
- » NAHU launched its New Member micro-site, <http://welcometonahu.org/>, which is focused more on what new members need to know right away.

- » NAHU produced a membership infographic highlighting the value of NAHU.
- » The eCommerce instructions were all revamped, making them easier to follow and to help chapter leaders find the information they are looking for at any time.

COMMUNICATIONS

- » *Health Insurance Underwriter* magazine continues to be one of the top-rated benefits of NAHU membership. The magazine was published 10 times in 2016, bringing industry news, sales tips and important association highlights to all NAHU members.
- » More than 130 companies advertised in HIU during 2016, bringing considerable revenue to the association.
- » The NAHU Board of Trustees approved a name change for the magazine, which will begin in 2017.
- » NAHU began the process of revamping www.nahu.org to make it more user-friendly and intuitive.
- » The Communications Department shared relevant association and industry news with NAHU members through email blasts. Realizing how busy our members are, we do our best to limit the number of messages flooding their in-boxes. We have streamlined our messages and processes so that NAHU members get the information they need to help their clients but aren't buried beneath of ton of messages.
- » NAHU's topic-specific newsletters were sent to members serving the Medicare and LTCI markets, for instance, and chapter-management messages are sent to appropriate chapter officers.

LEADERSHIP SERVICES

- » Ten state chapters qualified for the prestigious Blue Ribbon of Excellence.
- » Four chapters qualified for the esteemed Platinum Certification.
- » Seventy-two chapters qualified for Gold Certification.
- » Thirty-four chapters qualified for Silver Certification.

LEADERSHIP SERVICES *(CONTINUED)*


- » There were 206 state and local chapters eligible for the chapter certification program; fifty-three percent of chapters are certified. In 2016, 110 NAHU chapters became certified. Chapters must obtain a minimum of six criteria to be certified as silver, nine criteria to be certified as gold and 14 criteria to be certified as platinum.
- » NAHU Leading Producers Round Table Program recognizes the top producers in our profession. There were 160 Soaring Eagles, 63 Golden Eagles, 79 Eagles, 14 President's Council and 14 Leading Producers. Of these qualifiers, 89 qualified at the Lifetime and Producing level. Additionally, we had 28 Lifetime qualifiers this year.
- » The Soaring Eagle Symposium continues to grow with over 80 attendees and seven nationally known presenters covering topics such as "Marketing Your Agency," "Being Your Personal Best" and "How We Can Be Better for Our Clients." Sponsorship included Comprehensive Benefits, freshbenies, HR360, HSA Bank, Infinisource, Sea3 Strategies Group and Triune Technologies.

MEETINGS

NAHU's 26th Annual Capitol Conference was held February 22-24 at the Hyatt Regency on Capitol Hill.

- » The conference attracted 726 attendees, including more than 152 first-time attendees.
- » Conference sponsors included Mercer, Cigna, Think HR, FreedomCare, Target Insurance Services, hr360, Berwick Insurance Group, Connecture, Zywave and Cimplx.
- » Attendees could choose from eight educational breakout sessions in four tracks. Additional sessions were held for state and local legislative chairs and HUPAC chairs.
- » General sessions featured panels covering past and future potential legal challenges to the ACA and perspective from members of Congress Under 40, which featured Rep. Kyrsten Sinema (D-AZ), Nick Moriello and Lametria Davis.
- » Attendees went all-out in their lobbying efforts, covering virtually every congressional office on Capitol Hill.

**THE CONVENTION ATTRACTED OVER 550 ATTENDEES,
INCLUDING 108 FIRST-TIME ATTENDEES.**

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- » Distinguished speakers included Robert Laszewski, president of Health Policy and Strategy Associates, LLC and Washington Post Wonkblog “Pundit of the Year,” on the future of healthcare; and Charlie Cook, editor and publisher of the “Cook Political Report” and political analyst at National Journal, who discussed the 2016 elections. Attendees also heard from Senator Steve Scalise (R-LA), Rep. Tom Price (R-GA), Rep. Joe Courtney (D-CT), Rep. Adam Kinzinger (R-IL) and Rep. Frank Pallone (D-NJ).

NAHU’s 86th Annual Convention was held June 26-29 at the Albuquerque Convention Center in New Mexico.

- » The convention had a full exhibit hall and a record 29 sponsoring companies, including Silver Sponsors Castlight Health and HSA Bank, Crystal Sponsors Aflac, BenefitMall and Warner Pacific as well as Bronze Sponsors Azimuth Risk Solutions, Colonial Life, CXC Solutions, eBenefits, eflexgroup- A TASC Division, Employer Healthcare & Benefits Congress, FreedomCare, FSA Store, hCentive, Healthcare Interactive, Healthiest You, Insurance News Net, Mercer Voluntary Benefits, MyPayrollHR, New Benefits, PlanSource, SingleCare, Striiv, Teladoc, The Phia Group, Renaissance, The Standard, Tokio Marine HCC Medical Insurance and Zywave.
- » The opening ceremony featured local Native American dancers.
- » Our opening keynote speakers for the general session were Donna Brazile, Democratic political strategist, and Ana Navarro, CNN political analyst.
- » Attendees chose from 12 professional development sessions featuring leading industry experts who spoke on a variety of topics, including Going Digital for Brokers, LTC Actuaries and pricing, ACA Employer Contribution Strategies, Fee-for-Service, Digital Health Revolution, Becoming a Feared Competitor, Personal Liability, Practice Management, Marketing and Compliance in the Medicare Market, Benefits and HR Technology Strategies, ACA Reporting and REBC 2017 Learning Objectives.
- » Attendees could attend a special Benefits Account Manager Certification Course.
- » Chapter leaders could also participate in a chapter-management breakout and incoming chapter officer forums.
- » LPRT qualifiers enjoyed an exclusive private reception at El Pinto Restaurant. The evening included authentic New Mexican food, activities and entertainment.
- » The Vanguard Council held its annual social at The Ibiza Rooftop Bar sponsored by Tokio Marine HCC. Attendees were able to learn about the Council’s initiatives and mingle with other thought leaders.
- » Attendees enjoyed the Gordon Memorial Award Dinner. Distinguished Service Awards were presented, and Myron D. “Sam” Smith was named Health Insurance Person of the Year.

EDUCATION FOUNDATION

- » NAHU launched a new chapter program, Operation Engage, which assisted in qualifying chapters for the Landmark or Pacesetter Awards and supported their local area Community Health Clinics.
- » Alan Katz was elected chairman of the Education Foundation Board.
- » The NAHU Education Foundation welcomed to the board Mark Gaunya, Craig Hasday, John Nelson and Region 5 Vice President Julian Lago.
- » The NAHU Education Foundation completed a grant from the Robert Wood Johnson Foundation and all the webinars are available for CEs on the website. In addition to the webinars, there are PowerPoint presentations, a two-page article and talking points available for brokers and agents.
- » All brochures, videos and flyers were updated and made available for NAHU members and the general public at www.nahuef.org.

ONE OF NAHU'S
PRIMARY GOALS
IS TO DO EVERYTHING WE CAN
TO PROMOTE ACCESS TO
AFFORDABLE
HEALTH INSURANCE
COVERAGE

A person stands in the Lincoln Memorial, looking out at the Washington Monument at sunset. The scene is framed by the massive columns of the memorial, with warm golden light filling the space.

PROTECTING THE CONSUMER'S FUTURE

NAHU

National Association
of Health Underwriters
AMERICA'S BENEFITS SPECIALISTS

1212 New York Ave. NW | Suite 1100 | Washington, DC 20005
202-552-5060 | www.nahu.org