



HUPAC Chair Training

HUPAC is NOT a SuperPAC

- Super PACs, officially known as "independent-expenditure only committees," may not make contributions to candidate campaigns or parties, but may engage in unlimited political spending independently of the campaigns.
- Unlike traditional PACs, they can raise funds from individuals, corporations, unions, and other groups without any legal limit on donation size.
- SuperPAC Examples
 - Restore Our Future (Romney supporting)
 - Priorities USA (Obama supporting)

HUPAC is NOT a 501(c)(4)

- 501(c)(4) organizations are generally civic leagues and other corporations operated exclusively for the promotion of “social welfare”
- 501(c)(4) organizations are also not required to disclose their donors publicly
- Examples of 501(c)(4)s include:
 - Club for Growth
 - Crossroads GPS
 - Patriot Majority USA
 - Sierra Club

What is HUPAC?

- HUPAC is a separate segregated fund (SSF) that allows for political advocacy from the connected organization, in this case NAHU.
- For this reason the PAC (candidate fund) is restricted to raising money from dues paying members.
- HUPAC has two different accounts
 - Candidate Account
 - Administrative Fund
- So, who contributes to these accounts and where does the money go?

The Candidate Account

- Individual's contributions through personal credit cards or bank accounts
- Funds from this account are given to political candidates, both challengers and incumbents, Democrats and Republicans
- NAHU members, their spouses and NAHU staff can give up to \$5,000 each year (federal law)

Administrative Fund

- Businesses can contribute to the Admin Fund
- State and local chapters can also contribute
- Money in this account goes to the operating costs of HUPAC so that the candidate fund can be reserved solely for political contributions
- Unlike the candidate account, there are no contribution limits on the administrative account

Basic FEC Rules for Association PAC's

- Contributions are not deductible for state or federal tax purposes
- Contributions cannot be solicited as a prerequisite to NAHU membership
- Organization (NAHU) connected to PAC cannot favor nor disadvantage a member by reason of the amount of your contribution or your decision not to contribute.

Handling Contributions as Chair

- The name, address, and telephone number of the contributor must accompany each contribution forwarded to NAHU
- Contributors may not designate or direct their contributions to specific candidates
- Contributions over \$50 have to be forwarded to the PAC within 10 days
- Contributions of \$50 or less within 30 days.

Who Can Accept Contributions from HUPAC?

- Political Parties | \$15,000 per year
- Other PACs | \$5,000 per year
- Leadership PACs | \$5,000 per year
- Candidates & Candidate Committees
 - \$5,000 per Primary Election
 - \$5,000 per General Election

Rules for Communication

- Discussing Campaigns with Politicians' Offices
 - A Member of Congress and their staff are **never allowed** to discuss the campaign or fundraising while using government resources.
 - This includes in their office, while they are working on a Congressional activity, or using an email or phone number provided by the Congressperson's office.

Congressional Staff in D.C.

- Chief of Staff | Oversees the entire operation
- Legislative Director | In charge of all policy
- Scheduler | The person who is going to get you in to see the Congressman
- Press Secretary | Good to get them to include “Agents” in their comments
- Healthcare Legislative Assistant | Best point of contact for NAHU Legislative Issues, will be the person who “get the work done.”

Congressional District Staff

- District Director | Manages the entire district operation
- District Scheduler | In district meetings or events
- Outreach Coordinator| Works with community organizations
- Caseworkers | Can be useful to us because of individuals who have problems with the ACA

Campaign Staff

- Campaign Manager | Runs campaign
- Finance Director | Manages in-district fundraising events
- Fundraising Consultants | Manages D.C. fundraising events
- Field Staff | May invite you to an event or want you to host an event

Chief of Staff

- The Chief of staff oversees the Campaign, Washington Staff and District staff
- Knows the fundraising information and legislative information
- Controls access to the Member of Congress time and agenda.

Congressional Fundraising

- Members of Congress spend 20 hours a week fundraising
- It's not exactly their favorite part of the job.
 - "What's my experience with it? You might as well be putting bamboo shoots under my fingernails. It's the most painful thing, and they're no sooner elected and they're down there making phone calls for the election in 2014." Rep. John Larson (D-Conn.)
- Secrets of Congressional Fundraising
 - It is designed to sound personal to you, but members call you using a script. The script contains notes that tell them:
 - Who you or your PAC has given to recently
 - How much gave them in the past
 - What you are interested in
 - Who your are married to
 - When you last interacted with them



A Day In The Life...

Daily Schedule in D.C.

- Call Time | 4 Hours
- Constituent Visits | 1-2 Hours
- Committee/Floor | 2 Hours
- Strategic Outreach | 1 Hour
 - Breakfasts, Meet & Greet, Press, etc.
- Recharge Time | 1 Hour

Daily Schedule in Home-District

- Fundraising & Call Time | 3 Hours
- Proactive Community Events | 2 Hours
 - Congress on your corner, press
- Reactive Community Events | 1-2 Hours
 - Responding to invitations
- Strategic Outreach | 1 Hour
 - Community Leaders, potential donors

In-District Drops

- HUPAC often does in-district events that allow NAHU members to attend events hosted by their Congressperson
- HUPAC staff rarely hears about in district events because the Congressperson's fundraising staff is different from their staff in D.C.
- When in-district events come up, NAHU staff contacts state leadership to see if members are interested in attending
 - Usually a small group of members from that state attend the event and provide feedback to NAHU staff
- If members plan on attending the meeting, HUPAC mails a check to the campaign for the event
- What if I hear about an event and want to attend?
 - If you become aware of an in-district event for an approved member of Congress, contact NAHU with the details of the event and if feasible, HUPAC will make a contribution to the Congressperson for the event.



DC Drops

- It allows Members of Congress to learn who the NAHU staff is.
- It can be a good time to follow up on requests.
- It can be useful to arrange Congressional contacts.

Who Receives HUPAC Money?

- The HUPAC Board works diligently to create a strategy for giving based on NAHU's legislative goals; therefore, only select political candidates, incumbents, and challengers receive HUPAC contributions
- As a result, often money will be given to members in leadership positions or on committees of jurisdiction
 - House: Ways and Means, Rules Committee, Energy and Commerce, Small Business, Education and Workforce, Budget, and Appropriations
 - Senate: Finance, HELP, Aging, Appropriations, Budget, Small Business

Donating to Incumbents Instead of Challengers

- PACs give most of their money to incumbents because they are more likely to win
- Incumbents can affect current bills and regulations
- There are numerous benefits to building a long-term relationship with a Member of Congress.
 - Even if NAHU's legislative goals cannot be pushed by a certain Congressperson now, building a relationship ensures they will be there later (i.e. party controls House or Senate or they move into Leadership).
 - Giving to a challenger permanently damages a relationship with an incumbent, and NAHU may end up needing something from incumbent in the next Congress.
 - Members of Congress are more likely to remember friends of their Campaign, not challengers.



Donating to an Open Seat Or Challenger

- Could be useful to have person in Congress
- Allows for building a relationship early
- Easier to get to know Candidate before others start coming to them with requests

Giving to Leadership

- Power and decision have increasing center around leadership
- NAHU has used Leadership to advise against bad ideas
- Leadership has influence over other Members of Congress
- Leadership often knows which Members of Congress may be interested in our concerns

HUPAC Overview of 2014 Election Cycle

Total Candidates	Percentage	\$613,500
Win	91%	\$526,250
Loss	9%	\$228,500
House Candidates	89%	\$506,500
Senate Candidates	11%	\$107,000
Democratic	31%	\$195,500
Republican	69%	\$418,000
Incumbent	94%	\$589,000
Challenger	6%	\$25,500

Incumbents vs. Candidates 2014 Election Cycle

		HUPAC Dollars
Incumbent Win	94%	\$589,000
Incumbent Loss	6%	\$24,500

		HUPAC Dollars
Challenger Win	58%	\$13,500
Challenger Loss	42%	\$11,000

HUPAC Standing in Health Insurance Industry in 2014

- HUPAC fell to 11th from 6th this election cycle.
- In 2012 HUPAC spent \$992,100
- In 2014 HUPAC spent \$704,000

PAC	Spent	Democratic	Republican
Overall industry	\$47,158,942	\$16,306,607	\$29,889,721
NAIFA	\$2,442,750	\$928,245	\$1,514,505
New York Life	\$2,254,839	\$1,014,677	\$1,240,162
AFLAC Inc.	\$1,840,900	\$773,178	\$1,067,722
Big I	\$1,339,200	\$340,156	\$999,044
USAA	\$1,311,607	\$316,097	\$995,509
Mass Mutual	\$1,281,307	\$585,557	\$695,750
Metlife	\$1,197,178	\$530,349	\$666,829
CIAB	\$973,637	\$373,876	\$599,761
AALU	\$925,850	\$342,564	\$583,286
Liberty Mutual	\$868,199	\$403,712	\$464,487
HUPAC	\$704,000	\$230,912	\$473,088

Where does this money go?



Cost of A Congressional Campaign

- Winning Senate Candidates spent an average of \$8.6 million
- Outside groups spent \$497 million on Senate and House races in 2014
- On average, \$1.2 million was spent to win a House seat in 2014
- A HUPAC donation of \$1,600 is just one in 1,600 groups of people contributing to total amount needed to win that House seat.
 - Needless to say, Congresspersons have NUMEROUS groups like NAHU that expect their legislative agendas to become a priority through their donation.
 - Through HUPAC, NAHU gets time and access to Members of Congress to advocate on behalf of agents and brokers

HUPAC is One Tool for Outreach

- HUPAC Donation
- Grassroots Operations
 - Operation SHOUT
 - Emails and personal calls
- Directly lobbying
- Reputable resource for information
- Town halls
- Media
- NAHU Coalition Memberships
- Personal Experience with an Agent



HUPAC Regional Reports

HUPAC Contribution Report (Region 5) 07.13.14-07.13.15 - Microsoft Excel

	A	B	C	D	E	F	G	H	I	J	K
1	Chapter	Name	2014	2015	Contributors	Last Amount	Last Date	Giving Level	Email Address	Phone Number	
2		ALBIRMINGHAM	\$2,926.00	\$1,891.00	10						
3	ALBIRMINGHAM	Barnes, David	\$120.00	\$60.00		\$10.00	6/23/2015		randy@insuringourworld.com	(205) 933-2920	
4	ALBIRMINGHAM	Cable, William	\$360.00	\$180.00		\$30.00	6/22/2015	365 Club	vcable@yourtpa.com	(205) 871-3229	
5	ALBIRMINGHAM	Gay, Chad	\$1,000.00	\$500.00		\$500.00	5/13/2015	Capitol Club Gold	cgay@cahababenefitsgroup.com	(205) 443-8093	
6	ALBIRMINGHAM	Goodman, Robert	\$120.00	\$150.00		\$30.00	6/22/2015	365 Club	robert.goodman@regions.com	(205) 264-4449	
7	ALBIRMINGHAM	Hahn, Monique	\$150.00	\$180.00		\$30.00	6/23/2015	365 Club	theinsurancegirl@live.com	(205) 206-4527	
8	ALBIRMINGHAM	Lamon, R. Brent	\$120.00	\$60.00		\$10.00	6/22/2015		brent@onesourcebrokerage.com	(205) 983-6390	
9	ALBIRMINGHAM	Phillips, Paige	\$906.00	\$591.00		\$98.50	6/23/2015	Capitol Club Gold	paige@awm.cc	(205) 995-4467	
10	ALBIRMINGHAM	Ramsay, Robert	\$0.00	\$90.00		\$30.00	7/13/2015		gene@generamsay.com	(205) 370-8453	
11	ALBIRMINGHAM	Ray, Mary	\$50.00	\$50.00		\$50.00	2/12/2015		mray@ddc.delta.org	(205) 969-5755	
12	ALBIRMINGHAM	Skaggs, Todd	\$100.00	\$30.00		\$10.00	6/23/2015		tskaggs@ebasourcegroup.com	(205) 419-8261	
13		ALGULFCOAST	\$80.00	\$60.00	3						
14	ALGULFCOAST	Bridges, Shirley	\$0.00	\$40.00		\$20.00	6/23/2015		sbridgesskb605@aol.com	(251) 401-3363	
15	ALGULFCOAST	Brock, Lewis	\$80.00	\$0.00		\$20.00	9/23/2014		lewis.brock@coloniallife.com	(251) 680-1848	
16	ALGULFCOAST	Phillips, J. Michael	\$0.00	\$20.00		\$10.00	6/23/2015		phillipsm@iaimobile.com	(251) 344-5530	
17		ALMONTGOMERY	\$500.00	\$520.00	2						
18	ALMONTGOMERY	D'Arciprete, Elana	\$500.00	\$500.00		\$500.00	5/19/2015	Congressional	darciprete@gmail.com	(334) 280-0053	
19	ALMONTGOMERY	Sherlin, Stan	\$0.00	\$20.00		\$10.00	5/23/2015		ssherlin@aflac.com	(334) 235-8318	
20		ALNORTH	\$70.00	\$60.00	1						
21	ALNORTH	Seymour, Brenda	\$70.00	\$60.00		\$10.00	6/23/2015		bnseymour.bs@gmail.com	(256) 508-5779	
22		FLBROWARD	\$739.00	\$995.00	7						
23	FLBROWARD	Cohen, Lillian	\$120.00	\$60.00		\$10.00	6/23/2015		lcohen@rogersbenefitsfl.com	(561) 775-4550 x120	
24	FLBROWARD	Furlong, Devin	\$30.00	\$175.00		\$175.00	2/23/2015		dfurlong@fortune-hr.com	(954) 633-2471	
25	FLBROWARD	Johnson, Jamie	\$365.00	\$175.00		\$175.00	2/23/2015	365 Club	jsjohnson@nfp.com	(954) 562-3337	
26	FLBROWARD	Luskin, Susan	\$0.00	\$30.00		\$10.00	6/23/2015		susan@div125.com	(954) 983-9970	
27	FLBROWARD	Murray, Neal	\$120.00	\$355.00		\$30.00	6/23/2015	365 Club	neal@furmaninsurance.com	(954) 943-5050	
28	FLBROWARD	Nitzburg, Joan	\$84.00	\$0.00		\$12.00	7/22/2014		jnitzburg@aol.com	(954) 838-8825	
29	FLBROWARD	Tauber, Michael	\$20.00	\$200.00		\$200.00	2/23/2015		mike.tauber@bcbcsfl.com	(954) 714-3607	
30		FLCAPITAL	\$520.00	\$525.00	3						
31	FLCAPITAL	Locht, Kevin	\$500.00	\$500.00		\$500.00	2/26/2015	Congressional	kevin_locht@corporate-benefits.com	(850) 244-0849	
32	FLCAPITAL	Stevenson, Kenneth	\$0.00	\$25.00		\$25.00	6/28/2015		kstevenson@earlhacon.com	(850) 878-2121	

HUPAC Board for 2015-2016

Region I – Alan Schulman

At Large – Cathy Cooper

Region II – Teresa Conto

At Large – Marsha Tellesbo

Region III – Michael Deagle

Past Chair – Michael Stephens

Region IV – Michael Gray

Vice Chair – Eric Kohlsdorf

Region V – Bill Hepscher

Chair – Eugene Starks

Region VI – Tom Wilson

Region VII – Ray Magnuson

Region VIII – Terry Allard



Resource for You

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