

PROTECTING THE CONSUMER'S FUTURE

**MDAHU**

Metro Detroit Association  
of Health Underwriters

AMERICA'S BENEFITS SPECIALISTS

NEW MEMBER KIT



Dear New MDAHU Member:

Thank you for joining the Metro Detroit Michigan Association of Health Underwriters. I makes me very happy to welcome a new member to our association.

I want you to be aware of all of the benefits of being a member. In addition to the exceptional federal representation and the monthly issue of HIU magazine you receive from NAHU, you will also receive invitations to participate in the local events and meetings that are provided to you by your state (MAHU) and local (MDAHU) boards. You will also have the opportunity to attend the two of best conferences offered to our industry.

**Networking** - Don't miss the membership meetings held throughout the year. Meeting dates and topics will be emailed to you. A copy of the meeting schedule is also posted on the MDAHU website at [www.mdahu.org](http://www.mdahu.org). It's a great way to network with your industry peers and expand your realm of business contacts. As of January 2013 our local MDAHU meetings are "member" only. Get the edge on your competition. It's an excellent opportunity to stay updated on what's going on in our industry.

**State Level Representation** – Receive updates regarding state legislation affecting our industry directly from our state and local legislative chairs who work directly with the legislators in Lansing and the insurance commissioner. MAHU representation guarantees you access to the most current information about the future of health insurance professionals.

Included in your member kit is a MDAHU board roster. If you have any questions or concerns in regards to your membership, please do not hesitate to contact us. Remember, the more you actively participate in the opportunities NAHU membership offers, the more value you'll receive as a member.

Thank you again for your interest and support of MDAHU! This membership does set you apart from the rest of the agent community and carrier representatives who are not members!!

Sincerely,

Michelle Howard

MDAHU President 2012/13

# Choose Your Reward!

**Recruit just 4 new members  
1/1 – 4/30 and choose:**

**One Year of NAHU Dues  
(National, State & Local)**

**or**

**\$250 American  
Express Gift Card**

**NAHU**  
National Association  
of Health Underwriters

**Free Dues  
or  
\$250 Gift Card**

The promotional period  
runs from 1/1 - 4/30/13.

All applications must be  
received by NAHU by  
4/30 to be eligible.

Credit goes to the  
member whose name  
is on the new member's  
application as the sponsor.

**Start  
Recruiting  
Today!!!**



For more information, go to [www.nahu.org](http://www.nahu.org)



## **MDAHU LOCAL MEMBERSHIP CONTEST**

From 1/1/2013 – 4/30/2013

Every time you get a member  
to join – you will get a chance  
to win a gift card of \$100.00  
and the new member will get a  
chance to win too!

Note – to be eligible the Sponsor's name must be your name on  
the new member's application and the application must be  
submitted by 4/30/2013 to Jeanne Embry, Membership Chair

Award will be presented at the May 2<sup>nd</sup> Expo



Support the Industry that provides your living. Join us.....

## Metro Detroit Association of Health Underwriters

With the ever-changing market place, the importance in being involved and supporting our industry has grown dramatically. **You need to know what is going on.**

What do I get out of being a member of MDAHU?

- Monthly membership meetings with guest speakers on topics that may affect your career...
- Annual Golf Outing...
- Industry Publications...HIU Magazine...Minute Man Newsletters...
- C.E. License credits through Education Programs...
- RHU/REBC Classes/Designations...
- Discounts on C.E. class fees...
- Eligibility for Leading Producer Round Table Award...
- Enhanced professional image...
- Representation in Michigan and in Washington to safeguard your livelihood...
- Personal recognition through community service...

**Full Name:**

**Agency/Company:**

Business Address:

Home Address:

City:

City:

State/Zip:

State/Zip:

Telephone:

Telephone:

Fax:

Fax:

Email:

Email:

**SPONSOR:**

	<b>Form of Payment</b>	
\$390.00 Annually	Exp _____	Visa:
	Exp _____	MasterCard:
	Exp _____	Amex:
\$32.50 Monthly	Annually _____ Monthly _____	<b>Checks Payable to NAHU:</b>  <b>Monthly Bank Draft – Please enclose blank voided check or deposit slip</b>

Please Mail, Fax or Email: **Jeanne Embry**  
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## MDAHU 2012-2013 BOARD ROSTER

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## Websites:

[www.mdahu.org](http://www.mdahu.org)

Local Chapter

[www.mahu.org](http://www.mahu.org)

State Chapter

[www.nahu.org](http://www.nahu.org)

National Chapter

## 2012~2013 SCHEDULE OF MDAHU PROGRAMS

DAY	DATE	PROGRAM	LOCATION
Thursday	September 20, 2012	Tiger's Outing	Chelse's/Comerica Park
Thursday	October 25, 2012	Reform Update	Marriott Hotel, Southfield
Thursday	November 29, 2012	CE Program/NAHU Tools on the Web	Marriott Hotel, Southfield
Thursday	January 24, 2013	Leader Panel (Key Sales & Marketing) MEMBERS ONLY	Marriott Hotel, Southfield
Thursday	February 21, 2013	Exchanges MEMBERS ONLY	Marriott Hotel, Southfield
Monday – Wednesday	February 25, 2013 – February 27, 2013	Capital Conference	Hyatt Regency, Washington DC
Thursday	March 21, 2013	Legislative Update	Marriott Hotel, Southfield
Thursday	April 25, 2013	Diversifying Your Sales Portfolio	Marriott Hotel, Southfield
Thursday	May 2, 2013	Business Expo	Suburban Collection Showplace, Novi
Sunday – Wednesday	June 23, 2013 – June 26, 2013	National Convention	Hyatt Regency Atlanta, GA



# Health Insurance Agents & Brokers Where Would You Be *without* NAHU?

Putting your membership dues to good use is our top priority. We are the only association working solely on behalf of health insurance agents, brokers and benefit professionals. We are your professional association and we provide legislative advocacy, education, information resources, member recognition and member-only benefits.

## **With NAHU representing the industry, policymakers have addressed many issues the health care reform bill promised to create:**

- Allowing health insurance agents and brokers to sell private coverage both inside and outside of the new exchanges.
- Preserving private insurance plans as the predominant source of coverage, without the creation of a government-run public health insurance plan.
- Working with the National Association of Insurance Commissioners (NAIC) and policymakers to acknowledge the value our members and the need to preserve your role in the health insurance system.



As the standards for implementing national health reform are being developed, it is essential that they recognize and protect the indispensable role that licensed insurance professionals play in serving consumers.

—NAIC Resolution

## **With NAHU working with key policymakers, your dues dollars continue to support our role as the voice of the industry:**

- Creating a joint task force with the NAIC and the Dept. of Health and Human Services (HHS) to address agent compensation and medical loss ratio (MLR).
- Working closely with Congress and the administration on the development of the new web portal for consumers to shop for health insurance.
- Working directly with the NAIC and providing guidance as states establish their exchanges.

## **With NAHU programs, you have access to member-only benefits:**

- **Education:** State and local chapters provide educational opportunities that keep you abreast on trends, new products and policy changes. These meetings also provide opportunities for you to form useful relationships to better your business.
- **Information Resources:** With [www.nahu.org](http://www.nahu.org), HIU magazine, timely newsletters and broadcast emails at your fingertips, you'll always have access to the most current industry information.
- **Discounts:** Form an exclusive agreement with Marsh Affinity Group for Agent Preferred E&O insurance to discounts on shipping, conference calling and other business communication needs, NAHU offers you opportunities to save money on the items and services you need to operate your business.

Without NAHU, the health insurance agent and broker would be left alone to deal with the ever-changing regulations and reform. NAHU is your partner during this turbulent time and will provide you with everything you need to continue growing your business and having a successful career.

The National Association of Health Underwriters represents more than 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, visit [www.nahu.org](http://www.nahu.org).

