



# **The National Association of Health Underwriters**

## ***America's Benefits Specialists***

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### **Who We Are**

*The National Association of Health Underwriters represents more than 100,000 licensed health insurance agents, brokers, consultants, and benefits professionals through more than 200 chapters across America. NAHU members provide valuable services to both business and individual consumers of health care by improving their ability to access a variety of health care and related benefits plans, and by assisting them in getting the most value from these plans after they are implemented. Because our members practice in a complicated field that requires a significant amount of expertise, they benefit from participation in a professional association that will allow them to increase their knowledge and exposure to information and services in important areas. They additionally benefit from efforts made on their behalf to preserve and improve the industry in which they practice and to improve the ability of the public to access affordable financing for their health care needs.*

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### **NAHU Code of Ethics**

- To hold the selling, service, and administration of health insurance and related products and services as a professional and public trust and do all in my power to maintain its prestige.
  - To keep paramount the needs of those whom I serve.
  - To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.
  - To give all service possible when service is needed.
  - To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.
  - To use no advertising which I know may be false or misleading.
  - To consider the sale, service, and administration of health insurance and related products as a career, to know and abide by the laws of any jurisdiction federal and state in which I practice and seek constantly to increase my knowledge and improve my ability to meet the needs of my clients.
  - To be fair and just to my competitors and to engage in no practices which may reflect unfavorably on myself or my industry.
  - To treat prospects, clients and companies fairly by submitting applications which reveal all available information pertinent to underwriting a policy.
  - To extend honest and professional conduct to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.
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## **NAHU Strategic Plan**

### ***Our Vision:***

*Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.*

### ***Our Mission:***

*NAHU will improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.*

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## **Strategic Goals and Objectives**

**Goal #1-NAHU will exceed its members' expectations.**

*Our members are our most important asset. We must provide a level of service that is the best not just in our industry, but in any industry. When someone wants to use an example of excellence, they will think first of NAHU.*

***How will we do this?***

- We will treat our members as if they are our most prized possession, because they are.
- We will be known for our exemplary service.
- We promote the value of our affinity programs through targeted marketing efforts.
- We will communicate effectively with our members.
- We will continually work to help our members be more successful in their professional lives keeping the evolving market in mind, with the goal of positioning them as experts.
- We will recognize our most successful members with pride and in such a way that their achievements will be visible to their clients and peers.
- Our state, local, and national leaders will function effectively as a team dedicated to the service of our members.

- We will create an atmosphere for business and professional networking that sets the standard for others.
- We will do all of this while being careful stewards of our resources at all levels, so that we may continue to provide the services our members find so valuable.

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## **Goal #2-A significant number of health insurance professionals will be NAHU members.**

*Strength is in numbers, and that is no exception for our industry. Non-members of NAHU do not have access to the same benefits NAHU members enjoy. It is our obligation to do everything in our power to expose those in our profession to the highest possible ethical standards and business services so that the public receives the best possible service from our industry. We must hold our profession to the same standards of other professionals, such as doctors, attorneys, and CPAs who are expected to join their professional associations. NAHU will be a “must join” association for those in our profession.*

### **How will we do this?**

- We must effectively communicate the value of membership to both our current and future members.
  - We must engage those members, and increase significantly the number of members we have as well as ensure that those members who join our association continue to be a part of NAHU.
  - We must provide national, state and local chapter services of the highest quality, and leadership training that will help our members not only in their chapter activities, but in their professional endeavors as well.
  - To reach all who need to be reached, we will partner with insurance carriers, other associations, business groups, and others to ensure that our message is heard.
  - We will pay special care to encouraging diversity in ethnicity, gender, age, and practice specialty and will welcome and embrace their participation in NAHU.
  - It is critical that the public be aware of the value that agents, brokers, and consultants bring to them. We will explore new ways to increase that awareness and better utilize technology to reach more people in different ways.
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### **Goal #3- NAHU will be known as a leader in industry and public policy forums.**

*NAHU is known as an industry leader, thought leader, and public-policy expert, but we must increase our visibility even more. We will increase our media exposure at all levels with a goal of significant recognition of the NAHU “brand.” We will bring our message and expertise to more legislators, regulators, and opinion leaders than ever before, including creating a presence in the global health economy. We will be the “go to” organization for accurate, reliable, and truthful information. As a result, the public will KNOW and value the role of agents, brokers, and consultants.*

#### **How will we do this?**

- We will continue to play a leading role in legislative and regulatory activities that impact our members and their clients at both the national and state level.
- The NAHU “brand” will be recognized and sought out by consumers.
- We will have a Capitol Hill “presence”
- We will use both traditional and innovative technology that will help us send our message to a broader audience.
- We will build partnerships and coalitions with outside organizations in order to better promote our vision.
- While working with others and encouraging their efforts, we will recognize that our primary strength lies within, and in keeping with that knowledge, we will increase our grassroots efforts and our involvement in political campaigns.
- Our involvement in the political process will be not only financial, but also one of providing human capital to politicians and policymakers who are making important decisions and recommendations.
- We will engage our members in these efforts, and help them better understand their roles and responsibilities as constituents and citizens, as well as their unique ability to further the development of private sector financing of health care.

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*These goals, objectives, and tasks will help us to strategically align ourselves and achieve our vision and mission. Our plan will be reviewed annually to assure that it continues to meet the most important needs of our membership.*

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