



NAHU Board of Trustees Meeting Agenda

Monday, December 16, 2019, 4:00 pm – 5:30 pm
Zoom

Call to Order (*Pat Griffey*) at 4:00pm Eastern

Reading of Antitrust Statement (*Eugene Starks*)

Roll Call of Attendees (*Eric Kohlsdorf*)

Board of Trustees	Present	Guests	Present
President: Pat Griffey	X	NAHU CFO: Jennifer Murphy	X
Pres-Elect: Dane Rianhard	X	NAHU VP Gov Affairs: Marcy Buckner	X
Vice Pres: Eugene Starks	X	NAHU VP Leadership Svcs: Brooke Willson	X
Treasurer: Kelly Fristoe	X	Membership Council VC: David Smith	X
Secretary: Eric Kohlsdorf	X	Professional Development VC: Susan Rider	X
Imm Past Pres: Rusty Rice	X	Region 4 VP Candidate: Paul Sholz	X
CEO: Janet Trautwein	X	HUPAC Ch: Cathy Cooper	X
Region 1VP: Mike Grinnell	X	Media Ch: Suzy Alberts	X
Region 2VP: Erica Hain	X	Karen Kirkpatrick	X
Region 3VP: Mike Deagle	X	Michele Malooley	X
Region 4VP: Alycia Riedl	X	Lou Reginelli	X
Region 5VP: Paige Phillips	X	Annette Bechtold	X
Region 6VP: Ed Oleksiak	X		
Region 7VP: Ray Magnuson	X		
Region 8VP: Patrick Burns	X		
Leg Council Chair: Jessica Watts	Absent		
Mem Council Chair: Kevin Trokey	Absent		
Prof Dev Chair: Jill Pedersen	X		

A quorum is present.

Approve Agenda (*Pat Griffey*)

MOTION: Rusty Rice made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously

Consent Agenda A (*Pat Griffey*)

- BoT Meeting Minutes – November 18, 2019

MOTION: Eugene Starks made a motion to approve Consent Agenda A.

MOTION: Motion passed unanimously

Consent Agenda B (*Pat Griffey*)

- 2019-2020 National Committee/Council Reports
 - Awards
 - Chapter Leadership and Development
 - Governance
 - LPRT
 - Media
 - Membership
 - Nominations
 - Professional Development
 - Vanguard

MOTION: Rusty Rice made a motion to approve Consent Agenda B.

MOTION: Motion passed unanimously

Financial Reports (*Kelly Fristoe*)

- Financial Statements - October 2019
- Finance Committee Meeting Minutes – December 2019

Kelly reported that the statement of activities has an increased deficit by \$130,000 mostly due to the over estimate of membership during budgeting. The Budget Year ends December 31, 2019.

Investment funds were moved into the operating account of \$200,000 (of which \$130,000 was gain from investment). Discussion ensued.

MOTION: Kelly Fristoe made a motion to accept the October Financials.

MOTION: Motion passed unanimously

RVP Report (*Paige Phillips*)

The RVPs are working on the timeline and agenda for the Leadership Conference at Annual Convention.

Current Membership Numbers (*Kevin Trokey*)

David Smith reported on behalf of Kevin Trokey the current membership number is 14,519, down 309 from July 1. This equals \$101,000 of lost dues revenue. The Council is looking at doing another Just Ask One social media campaign in January. The Council will be working with the Media Relations Committee to complete the January campaign. The Agency Membership has generated approximately \$66,000 in revenues. Discussion ensued.

Federal Legislative Update (*Jessica Watts & Marcy Buckner*)

Marcy Buckner reported that the end of year package with full repeal of Cadillac and full repeal of HIT in 2021! Messages are going out to the membership this coming week. Members will be alerted and we will use all means to communicate these victories. Congress still going round on Surprise Billing. Many different bills have boiled down to Benchmarking vs. Arbitration (with varying aspects of each). Price transparency and Medicare kickback is progressing in regulation. Federal Marketplace deadlines have been extended a few days. Also waiting on Texas v. Azar court decision. We were also at the NAIC meetings this past week.

CEO Report (*Janet Trautwein*)

Janet Trautwein reported that there is lump sum funding coming in through our Corporate Partners. Work is being done to upsell them into very large agency category. We also have the UBA revenues coming in through their schools. Cigna will be sponsoring the Self-Funded courses. The new Single Payer course is moving along and will start seeing income in 2020. There are 429 people registered for Capitol Conference.

Old Business

Pat Griffey led an extensive discussion on the implementation of the Strategic Plan. She also explained who and how the Engagement Champions were determined.

New Business

None

Motion to Adjourn

MOTION: Alycia Riedl made the motion to adjourn the meeting.

MOTION: Motion passed unanimously

The meeting adjourned at 4:44pm Eastern

Executive Session – Annual Review (*Rusty Rice*)



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Call to Order *(Pat Griffey)*

Reading of Antitrust Statement *(Eugene Starks)*

"Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting."

Roll Call of Attendees *(Eric Kohlsdorf)*

Approve Agenda *(Pat Griffey)*

Consent Agenda A *(Pat Griffey)*

- BoT Meeting Minutes – November 18, 2019

Consent Agenda B *(Pat Griffey)*

- 2019-2020 National Committee/Council Reports
 - Awards
 - Chapter Leadership and Development
 - Governance
 - LPRT
 - Media
 - Membership
 - Nominations
 - Professional Development
 - Vanguard

Financial Reports *(Kelly Fristoe)*

- Financial Statements - October 2019
- Finance Committee Meeting Minutes – December 2019
- Financial Key Indicators - October 2019

RVP Report *(Paige Phillips)*

Current Membership Numbers *(Kevin Trokey)*

Federal Legislative Update *(Jessica Watts & Marcy Buckner)*

CEO Report *(Janet Trautwein)*

Old Business

- Strategic Planning Update *(Pat Griffey)*

New Business

Executive Session – Annual Review *(Rusty Rice)*

Executive sessions are a special meeting-within-a-meeting that provides an opportunity for the board to meet privately to handle sensitive and confidential issues, foster robust discourse, and strengthen trust and communication. They are usually exclusive to board members, but others, such as the chief executive, may be invited to join for all or part of a session.

Motion for Adjournment



NAHU Board of Trustees Meeting Agenda Monday, November 18, 2019, 4:00 pm – 5:30 pm Zoom

Call to Order *(Pat Griffey)*

Meeting was called to order at 4:00pm EST

Reading of Antitrust Statement *(Eugene Starks)*

Roll Call of Attendees *(Eric Kohlsdorf)*

Board of Trustees	Present	Guests	Present
President: Pat Griffey	X	Legislative Council VC: Scott Wham	X
Pres-Elect: Dane Rianhard	X	Membership Council VC: David Smith	X
Vice Pres: Eugene Starks	X	Prof. Development Cmt VC: Susan Rider	
Treasurer: Kelly Fristoe	X	NAHU CFO: Jennifer Murphy	X
Secretary: Eric Kohlsdorf	X	NAHU VP Gov't Affairs: Marcy Buckner	X
Imm Past President: Rusty Rice	X	NAHU VP Leadership Svcs: Brooke Willson	X
CEO: Janet Trautwein	X	Suzy Alberts, Media Ch	X
Region 1 VP: Mike Grinnell	X	Annette Bechtold	X
Region 2 VP: Erica Hain	X	Curtis Colbert	X
Region 3 VP: Mike Deagle	X	David Contorno	X
Region 4 VP: Alycia Riedl	X	Emma Fox	X
Region 5 VP: Paige Phillips	X	Stacy Fry	X
Region 6 VP: Ed Oleksiak	X	Dylan Geraci	X
Region 7 VP: Ray Magnuson	X	Cerrina Jensen, Chapt Leadership & Dev Ch	X
Region 8 VP: Patrick Burns	X	Karen Kirkpatrick	X
Leg Council Chair: Jessica Watts	X	Michele Malooley	X
Mem Council Chair: Kevin Trokey	X	David Mordo	X
Prof Dev Cmt Chair: Jill Pedersen	X	Lou Reginelli	X
		Paul Scholz	X

Approve Agenda *(Pat Griffey)*

MOTION: Patrick Burns made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously

Consent Agenda A *(Pat Griffey)*

- BoT Meeting Minutes – October 21, 2019

MOTION: Rusty Rice made a motion to approve Consent Agenda A.

MOTION: Motion passed unanimously

Consent Agenda B *(Pat Griffey)*

- 2019-2020 National Committee/Council Reports
 - Awards
 - Chapter Leadership and Development
 - Governance
 - LPRT
 - Media
 - Membership
 - Nominations
 - Professional Development
 - Vanguard
- Amended Chapter Bylaws

- Eastern Virginia AHU
- Austin AHU

MOTION: Rusty Rice made a motion to approve Consent Agenda B.

MOTION: Motion passed unanimously

Financial Reports (*Kelly Fristoe*)

- Financial Statements - September 2019
- Finance Committee Meeting Minutes – November 2019

MOTION: Kelly Fristoe made a motion to accept the September Financials.

MOTION: Motion passed unanimously

RVP Report (*No Report for November*)

Current Membership Numbers (*Kevin Trokey*)

Kevin announced that the membership numbers will be ready. The Just Ask One social media campaign was great. Comments around the tracking and measuring. Much of the success will be anecdotal. The goal will be more to create a presence.

Federal Legislative Update (*Jessica Watts & Marcy Buckner*)

- *The timeline that Congress is working on towards the end of the year is very short and being overshadowed by the impeachment inquiry.*
- *NAHU now meeting once a week to discuss ongoing updates to the Medicare PlanFinder*
- *CCIIO announced that it will be adding additional support for agents and brokers with “complex consumer cases.”*

CEO Report (*Janet Trautwein*)

Janet discussed transparency and the work being done and that has been done in this area. There are multiple white papers on the issue. The Education Foundation received from RWJ access choice and affordability has a section transparency. NAHU has been in favor of disclosure of agent compensation being done at the state level (and some already have that). An enormous amount of input has been from small group/individual agents.

Old Business

- Strategic Planning Update (*Pat Griffey*)

Discussion of the planning process and how the strategic plan is impacted by the Bylaws and P&Ps. Much discussion on the “Purpose” of NAHU.

MOTION: Alycia Riedl made the motion for the Purpose to read: “To educate, empower, and engage health and benefits professionals and their clients.”

MOTION: Motion passed unanimously

Discussion ensued about the finalized draft of the seven goals of the strategic plan and timeline for corresponding tasks within each.

MOTION: Alycia Riedl made the motion to accept the 2025 Strategic Plan.

MOTION: Motion passed unanimously

New Business

None

Motion for Adjournment

Motion to adjourn at 5:14pm EST



AWARDS

Chair: Rosanne Wolfe
EC Liaison: Eric Kohlsdorf
Month: December 2019

The Awards Committee was pleased that the new 2021 Community Service Award was approved at the last BOT meeting. We will start promoting that after the first of the year, thus allowing chapters time to plan for next year's activities.

LPRT is going to have added some tools to the awards section of the NAHU website that will help chapters with promotion of the program and will help with qualifying for awards.

The monthly email to the Awards chairs and Presidents will continue to go out regularly. In the Tips for this Month, we will remind everyone that the Legislative Awards are due January 10th.



CHAPTER & LEADERSHIP DEVELOPMENT

Chair: Cerrina Jensen
EC Liaison: Dane Rianhard
Month: December 2019

MAJOR PROJECTS & PROGRESS

1. Leadership Forum:
 - **Agenda, Program and Speakers confirmed.**
 - **Registration and Information pages posted at NAHU.org**
 - **Seeking sponsor(s) for refreshments.**
2. Communication Program: Streamline access, ease of use, and awareness of Chapter Tools.
 - **Chapter Leaders group on LinkedIn now has 50 members.** Please consider joining! <https://www.linkedin.com/groups/12285455/>
3. Regional Communications: Continually relay the various channels of communication and who does what in our association.
4. Chapter Tools & Resources: Evaluate existing tools & resources and refine as needed.
 - **Ongoing promotion and navigational support.**
5. Chapter Certification: Evaluate existing program and recommend any necessary edits.
 - Finalizing revisions to criteria.

END OF REPORT



Chair: Jim Stenger
EC Liaison: Pat Griffey
Month: December 2019

Reviewed NAHU National Leaders Profile

- Discussed the pros and cons of having background checks. After much discussion determined to eliminate this requirement but leave it as an option.
- Need to create a P&P to ensure the review process is objective.
- The updated version of the form will be shared with the committee to ensure everyone has looked at the document and been able to comment on it.
- The goal is to submit it to NAHU's Board during its January call.

2019 & 2020 Sunsetting P&Ps

- The 2019 & 2020 sunseting P&Ps need to be reviewed prior to Capitol Conference. This deadline is established in a P&P.
- Teams have been assigned specific P&Ps to review and comment on.
- The deadline for comments is January 28.
- Brooke will distribute the appropriate P&Ps as Word documents to the different teams.

2025 Strategic Plan

- The committee has been tasked with specific goals in the plan.
- Jim proposed that the committee would start working on the following goal in March.
"Review and recommend modifications to improve Board effectiveness"



LPRT

Chair: Valerie Cramer, RHU

EC Liaison: Eric Kohlsdorf

Month: December 2019

- LPRT Resources for Chapters email
 - An email was sent to chapters with easy ideas for how promote LPRT. Many items are cut and paste for chapters to easily promote LPRT.
 - A request was made to receive bullet points about what should be presented during the regional meetings.
 - Remind about the new LPRT tools for chapters, these are available on NAHU's website in the Awards Section
 - The LPRT applications will be opening on January 1
 - Tease the new layout for Find an Agent search results (see attached)
 - Upcoming video challenge for qualifiers to share why they are LPRT qualifiers
- LPRT Video Challenge
 - Guidelines will be created to help people respond to the video challenge including hashtags and posting options
 - The same questions can be used to interview qualifiers for ABS
- Capitol Conference
 - Pins will be stuffed into registered 2020 LPRT qualifiers badges, these will be round silver pins with an eagle's head
 - Committee members will get a pin in the shape of a star
- Priority Listing in Find an Agent
 - The Find an Agent search option is being updated to highlight Soaring Eagle qualifiers.
 - SE qualifiers will have a gold background and the SE logo
 - They will also appear at the top of every search function
 - Attached is a sample listing



**Media Relations Committee
Chair Suzy Alberts**

December BOT Report

With Capitol Conference just around the corner, we are planning media training for state and local media chairs. Training will focus on both broadcast and print media. We will also dedicate a portion of the time to training for members of the Media Militia (MM). We are discussing holding a social media event similar to what we did in the bar last year. The focus is to get more members comfortable using social media. We will engage with other committees as we did last year.

The MRC has conducted a social media campaign focusing on open enrollment and AEP. The templates which we sent out to the membership are attached. Members of the MRC have been instrumental in garnering a lot of media coverage for open enrollment, Medicare for All, surprise billing and public option.

Kelly Loussedes and David Mordo (MM chair) are working on merging our media spokesperson database with our media militia database as well as updating the media militia application. We are hopeful that this project will be completed by the end of the year.

Finally, the MRC will be working with the Membership Council on the next #justaskone campaign in January.



Sample Social Media Posts for Open Enrollment

Instructions

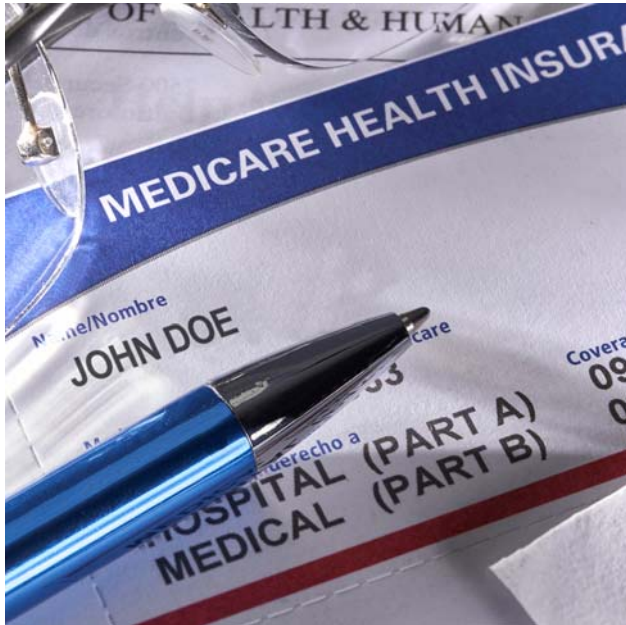
Start by downloading and saving this document. Once downloaded, you may have to click "Enable Editing" in the upper right-hand corner to be able to copy the content.

To share a post, just copy and paste the text into your social media platform. To add an image, right click on the photo you would like to use, then select "Save as Picture..." We recommend saving it to an easily accessible place, like your desktop. Once it's saved, you can upload the photo to the social media platform of your choice.

For more tips and step-by-step tutorials on how to use social media, head to NAHU's [Social Media Tools](#) page.

Medicare-Specific (AEP 10/15/19 – 12/7/19)

Not sure if you should sign up for Traditional Medicare or Medicare Advantage? Agents and brokers can help. #AEP #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent>
(Link to your website)



Medicare's Annual Enrollment Period (AEP) has begun! Not sure where to start? Follow the link to find a health insurance agent who can help you find a plan that fits your needs! #AEP #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



It's the final countdown! Medicare open enrollment ends December 7. Ask an agent or broker for help finding the right plan at the right price. #AEP #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



Open Enrollment (11/1/19 – 12/15/19)

83% of Americans are eligible for ACA subsidies — are you? Ask an agent or broker to find out! #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



Uninsured Americans are twice as likely to have a hard time paying their medical bills. Don't miss this year's enrollment deadline — ask an agent or broker for help finding an affordable plan!

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9.8 million Americans received premium subsidies this year. Ask an agent or broker to find out if you're eligible for discounted insurance in 2020! #OpenEnrollment #AgentsAreTheAnswer #NAHU

<https://nahu.org/looking-for-an-agent/find-an-agent> *(Link to your website)*



40% of employees find open enrollment confusing. Half say it's stressful. Don't sweat — agents and brokers have you covered. Find an agent near you! #OpenEnrollment #AgentsAreTheAnswer #NAHU
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Accidents happen. Don't get caught without insurance. Ask an agent or broker for FREE advice before open enrollment ends on December 15th! #OpenEnrollment #AgentsAreTheAnswer #NAHU
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DATE: DECEMBER 2, 2019

Happy #CyberMonday! Head to HealthCare.gov and ask an agent to point you to the best health plan deals! #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



Choosing the right health insurance plan can be tricky. Don't panic — find an expert agent or broker to help you! #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



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DATE: DECEMBER 2019

Holiday shopping can be stressful. Shopping for health insurance doesn't have to be. Agents and brokers can provide free advice and ensure you choose a plan that meets your needs.

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Open enrollment is upon us! 2/3 of small businesses and 1/3 of individuals rely on agents and brokers to help them pick a health insurance plan. Find an expert in your neighborhood! #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



Want a health insurance plan that covers your favorite doctor or preferred medication? Agents and brokers have you covered. They'll help you find the right plan at the right price. #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



#DYK health insurance agents and brokers provide FREE advice that could save you thousands? Find an expert in your neighborhood! #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



Health insurance agents don't just sell plans. Per Kaiser, 70% of agents spend "most" or "a lot of" their time explaining coverage to clients. Connect with an agent for free advice! #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



ACA-Specific

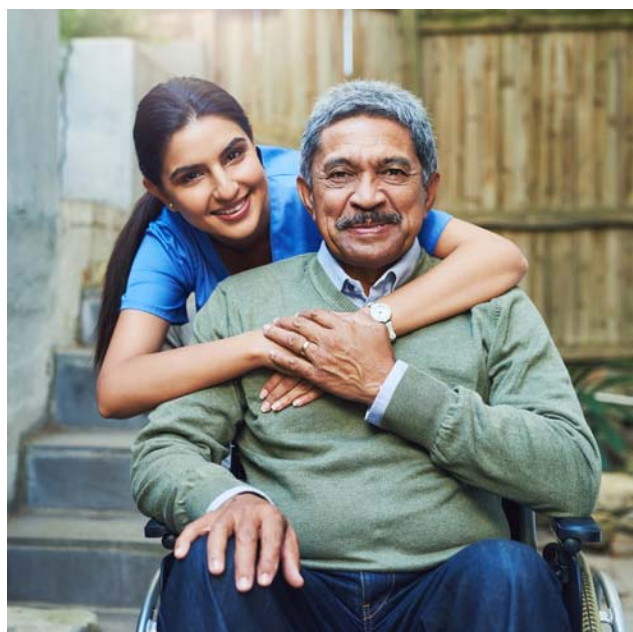
DATE: DECEMBER 12, 2019

THREE DAYS LEFT to sign up for health insurance. Head to HealthCare.gov or your state exchange before it's too late! #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



DATE: DECEMBER, 2019

This holiday season, give your family peace of mind by securing health coverage. Don't wait — enrollment ends December 15! #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)





Sample Social Media Posts for Open Enrollment

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DATE: DECEMBER 2019

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Open enrollment is upon us! 2/3 of small businesses and 1/3 of individuals rely on agents and brokers to help them pick a health insurance plan. Find an expert in your neighborhood! #OpenEnrollment #AgentsAreTheAnswer #NAHU <https://nahu.org/looking-for-an-agent/find-an-agent> (Link to your website)



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ACA-Specific

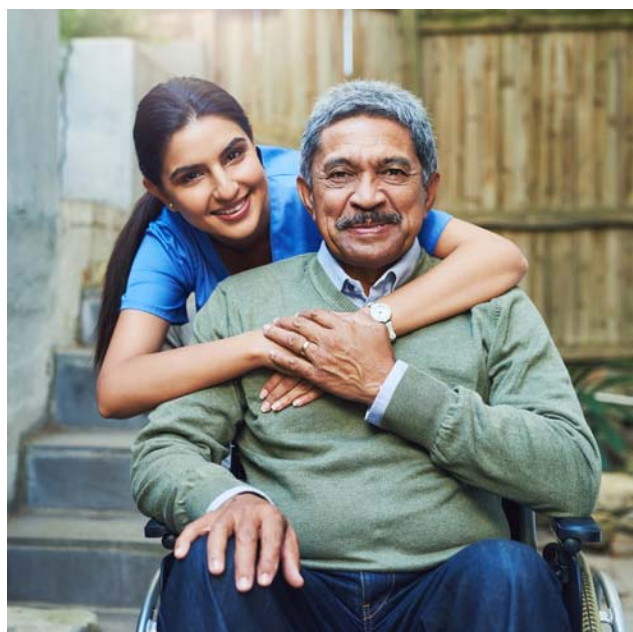
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MEMBERSHIP

Chair: Kevin Trokey

Month: December 2019

Our membership numbers did take a bit of a dip, but the results of the first Just Ask One campaign haven't shown up in the numbers yet. We also have the next Just Ask One date targeted for January 14th and will be coordinating our efforts with the Media Committee.

As a committee, we are committed to building the habit throughout our membership, starting with leadership, to be asking non-members to join on a more consistent basis.



NOMINATIONS

Chair: Rusty Rice

Month: December 2019

Below is an update on the open Board positions and their nomination status.

President-elect: N/A

Vice President: N/A

Treasurer: Eric Kohlsdorf

Secretary: Alycia Riedl

Secretary: Ed Oleksiak

Region 2 VP: David Mordo

Region 4 VP: Paul Scholz

Region 6 VP: N/A

Region 8 VP: Patrick Burns



PROFESSIONAL DEVELOPMENT

Chair: Jill Pedersen
Vice Chair: Susan Rider
Liaison: Eugene Starks
Month: December

PD Chair Summary

PD Marketing Efforts – Linkedin, Trade Publications, Facebook, Newswire, Twitter, all member email, ABS

- A. Monthly PD Newsletter
 - i. goes to all state and local PD chairs
 - ii. message from Jill
 - iii. upcoming events, courses
 - iv. hosting classroom certifications
- B. Marketing timeline established for all programs and REBC designation
- C. New classes for 2020 announcements
 - a. Single Payer classroom events
 - b. Medicare classroom event
- D. Marketing yourself using the certification logos – email to all members and social media
- F. PD Flyers – NAHU website in course descriptions – all completed in hard copy and electronic

V. Other Business

- A. Courses in Development – approved by BOT and budgeted

- i. Single Payer Healthcare – **update:** All states approved for CE

Certified instructors: Neil Crosby, Reid Rasmussen, David Mordo and Janet Trautwein

Classroom events:

Date	Chapter/Industry Partner	Contact	Location	Class	Instructor
2/11/2020	Ohio AHU	Sheri Maskow / Jackie Symons sheri@ohioahu.org 330-273-5756	TBD	Single Payer	David Mordo
2/11/2020	Central Virginia AHU	Curtis Lawyer clawyer@medcost.com 804-298-9678	Stonehenge Golf and Country Club 1000 Framham Driv Richmond, VA 23236	Self-Funding	David Smith
3/26/2020	South Carolina AHU	Katie Koon katie@beaconamc.net (843) 779-7009	Pastides Center 900 Senate Street Columbia, SC 29201	Medicare	Maggie Stedt
3/26/2020	Metro Detroit AHU	Dustin VanDuine dvanduine@hap.org 616-481-6862 Cell	United Wholesale Mortgage 1414 E. Maple Road Suite 1 Troy, MI 48063	Single Payer	Janet Trautwein
5/18/2020	BenefitsPRO Expo		Hilton Austin 500 E. 4th Street Austin, TX 78701	Single Payer	Reid Rasmussen
Classes Pending Approval					
April 14 or 16 To coincide with Orange County event	Orange County AHU	Paul Roberts aroberts@wordandbrown.com 619-259-9091	TBD	Single Payer	Janet Trautwein
	Washington AHU	Keith Wallace keith@riceinsurance.com 360-305-0260	TBD	Single Payer	Janet Trautwein
6/7/2020	Virginia AHU	Curtis Lawyer clawyer@medcost.com 804-298-9678	TBD	ASF	David Smith
5/13/2020	Northern Nevada AHU	Joy Gardner jgardner@comstockins.com (775) 853-9424 x 216 Jennifer Toups jennifer@noahu.org	TBD	Single Payer	Janet Trautwein

e.

ii. Referenced Based Pricing – soft launch at convention

Self-Funding will be a prerequisite to this course.

iii. Account Based Plans – Health Savings Comparisons

a. former CDHC – new rulings are included

b. **update:** launch December – finalizing exam and CE approvals

iv. Employer Self-Funding Training

a. no launch date as yet- early 2020

b. Agents would have their clients who are considering self-funding will take this course.

Can serve as a protection for agents as well.

v. Health Insurance 101

a. revised & completed – December release

vi. Medicare Certification

a. 2/3 of content is completed

b. Beta testing 1st qtr

c. CMS approval request by June 1st

vii. Wellness certification – revision 2020

viii. Voluntary Worksite – revision 2020

VI **Annual Convention**

A. PD Day schedule is confirmed and topics in progress

B. Call for Presentations – delaying as we contact speakers we have chosen

VII **Other News:**

A. CIGNA 25k Sponsorship – Self Funding and Advanced Self Funding

B. BenefitPro Expo –

a. Janet Trautwein will be their keynote speaker

b. SPHC certification offered as preconference workshop with Reid Rasmussen

2019-2020 COMMITTEE.

Jill Pederson, Stephanie Berger, Danielle Capilla, Charlene Hogeland, Farren Baer, Alexandra Bishop, Robert Tierney, Kelly Pastore, Carolyn Andress, Susan Rider, Karen Kirkpatrick, Kathy Ferguson, Dagmar Byrnes, Eugene Starks, Dwayne McFerrin, Ashley Kapostins, Amy Perry

National Association of Health Underwriters
BALANCE SHEET
October 31, 2019

	This Year	Last Year	Variance	% Increase(Decrease)
ASSETS				
CURRENT ASSETS				
Operating Cash and Cash Equivalents	165,803.70	202,044.20	(36,240.50)	-17.94%
Accounts Receivable, Net	214,547.48	245,274.54	(30,727.06)	-12.53%
Prepaid Expense	140,524.35	54,169.09	86,355.26	159.42%
Total Current Assets	520,875.53	501,487.83	19,387.70	3.87%
LONG TERM INVESTMENTS, at Fair Value				
Equity Securities	1,089,951.10	1,378,144.91	(288,193.81)	-20.91%
Total Long Term Investments	1,089,951.10	1,378,144.91	(288,193.81)	-20.91%
PROPERTY AND EQUIPMENT, at Cost				
Office Furniture and Equipment	568,576.95	383,214.59	185,362.36	48.37%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(747,850.36)	(626,091.32)	(121,759.04)	19.45%
Total Property and Equipment	281,680.52	218,077.20	63,603.32	29.17%
LONG TERM ASSETS				
Intangible Assets-REBC Designation	50,000.00	50,000.00	0.00	0.00%
Total Long Term Assets	50,000.00	50,000.00	0.00	0.00%
DEPOSITS	37,161.60	37,161.60	0.00	0.00%
TOTAL ASSETS	1,979,668.75	2,184,871.54	(205,202.79)	-9.39%
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts Payable and Accrued Expenses	239,187.24	117,088.72	122,098.52	104.28%
State and Local AHU Dues Payable	145,698.78	152,450.97	(6,752.19)	-4.43%
Deferred Revenue - Membership	1,962,322.74	1,556,717.66	405,605.08	26.06%
Deferred Revenue - Conferences	34,562.50	47,925.25	(13,362.75)	-27.88%
Total Current Liabilities	2,381,771.26	1,874,182.60	507,588.66	27.08%
LONG TERM LIABILITIES				
Deferred Rent Obligation	164,806.25	214,262.33	(49,456.08)	-23.08%
Deferred Tenant Allowance	90,585.05	135,877.49	(45,292.44)	-33.33%
Total Long Term Liabilities	255,391.30	350,139.82	(94,748.52)	-27.06%
TOTAL LIABILITIES	2,637,162.56	2,224,322.42	412,840.14	18.56%
NET ASSETS				
Net Assets, Beginning of Year	(279,888.17)	379,699.69	(659,587.86)	-173.71%
Current Year Activity	(377,605.64)	(419,150.57)	41,544.93	-9.91%
TOTAL NET ASSETS	(657,493.81)	(39,450.88)	(618,042.93)	1566.61%
TOTAL LIABILITIES AND NET ASSETS	1,979,668.75	2,184,871.54	(205,202.79)	-9.39%



Finance Committee Teleconference

Date: December 9, 2019

MINUTES

1. Roll Call

Present: Kelly Fristoe, Ray Magnuson, Paige Phillips, David Smith, Susan Rider, Laura Firestone, Mike Deagle, Jennifer Murphy

Excused: Eugene Starks, Scott Wham, Janet Trautwein

2. Approve Agenda - Motion was made by Susan, second by Mike and the motion carried.

3. Comments and discussion concerning the monthly financial report

October 2019 Financial Statements and Trend Analysis - the committee reviewed the statements and other reports and discussed the following –

- The wider margin on the dues variance
- The 2020 budget addresses the decrease in membership and the expenses were decreased accordingly
- Several of the PD courses are significantly not meeting budget. It would be helpful to have a report that shows the revenue and expenses for each course

Motion to accept the financials as presented was made by Ray, second by David and the motion carried.

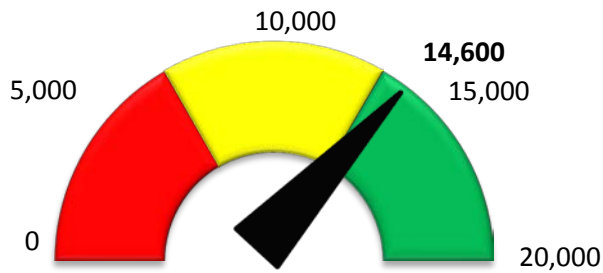
4. New Business – none.

5. Adjourn

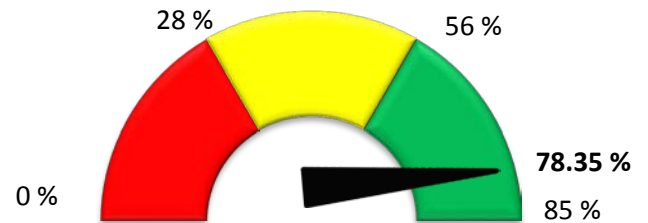


NAHU BOARD OF TRUSTEES KEY INDICATORS REPORT OCTOBER 2019

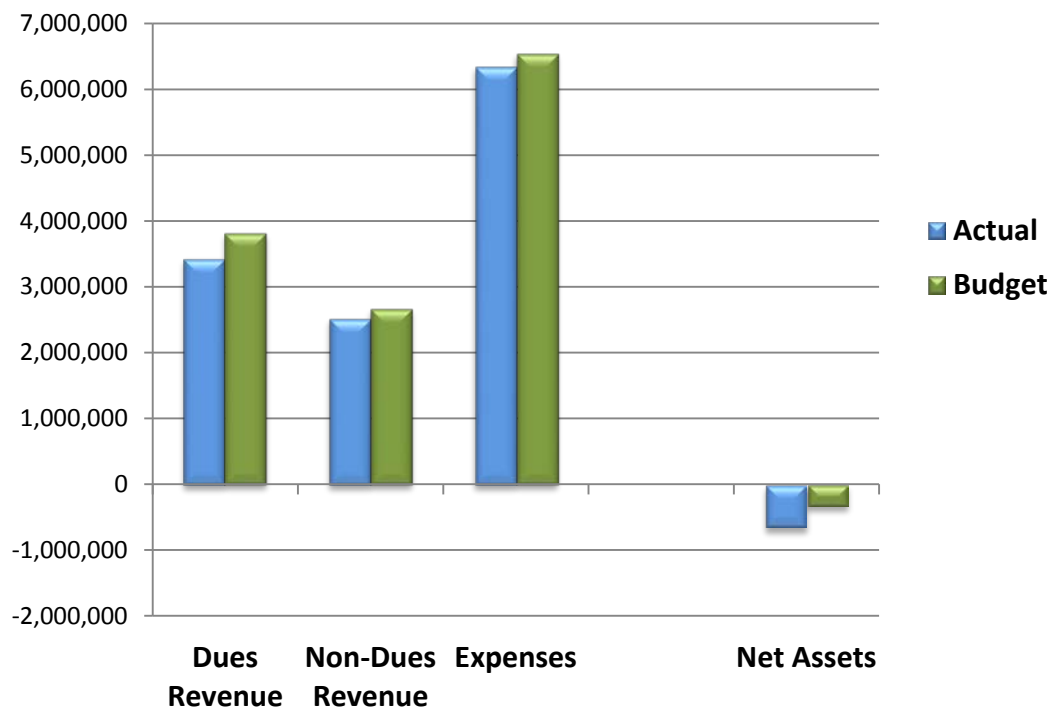
MEMBERSHIP



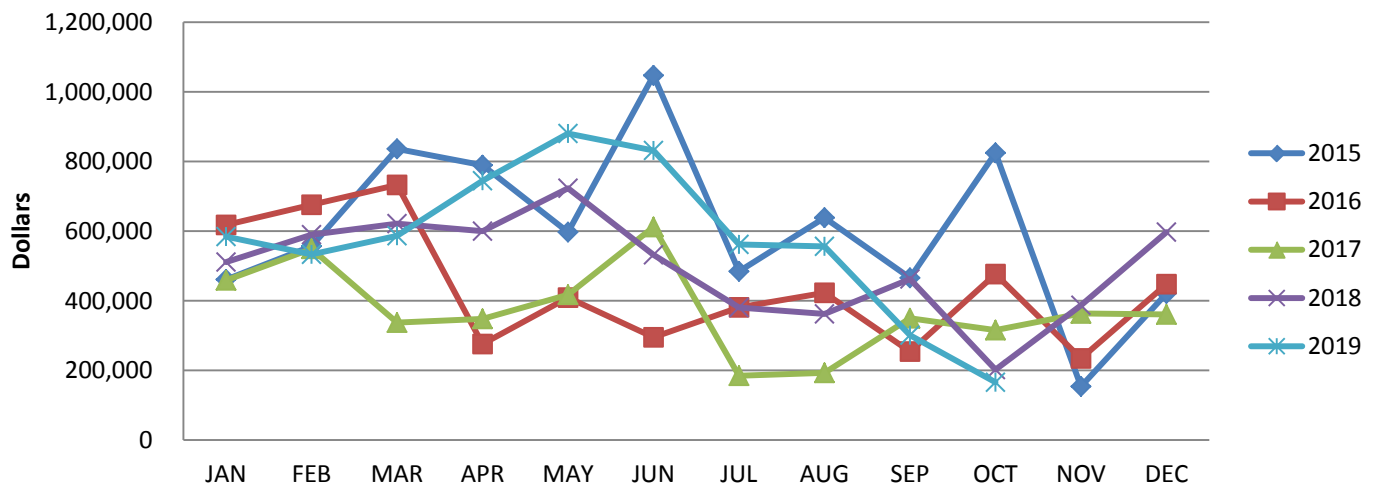
RETENTION



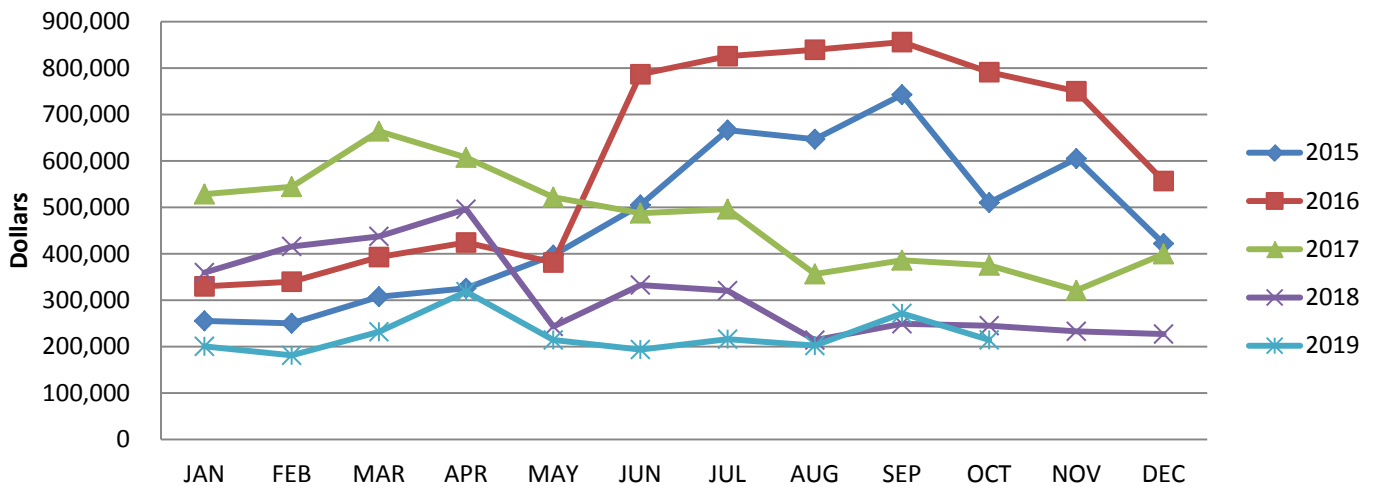
2019 TOTAL FINANCIAL RESULTS



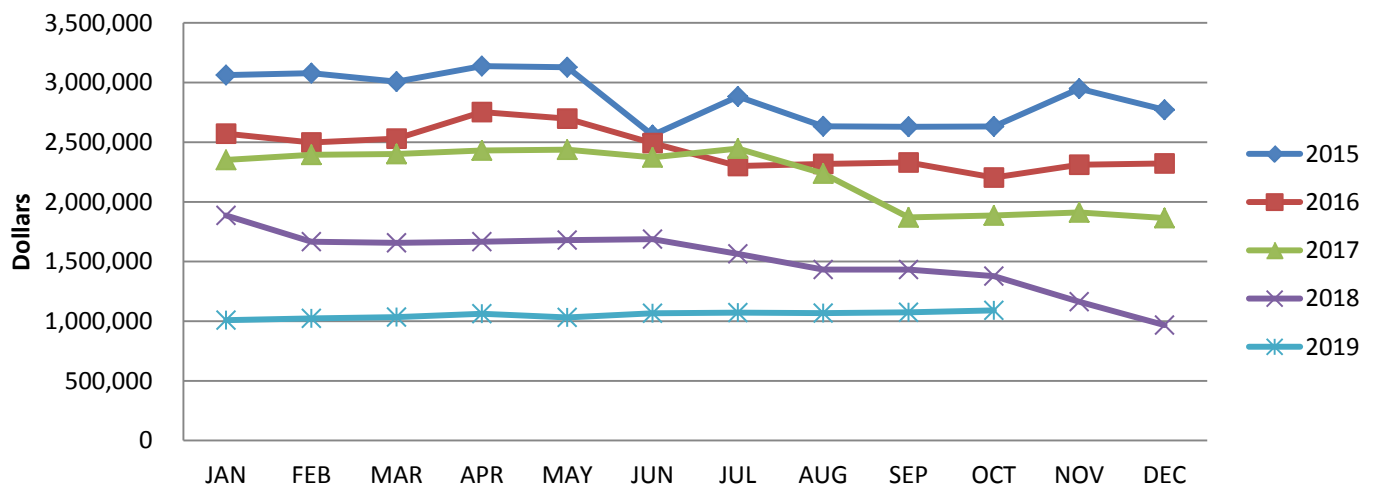
CASH



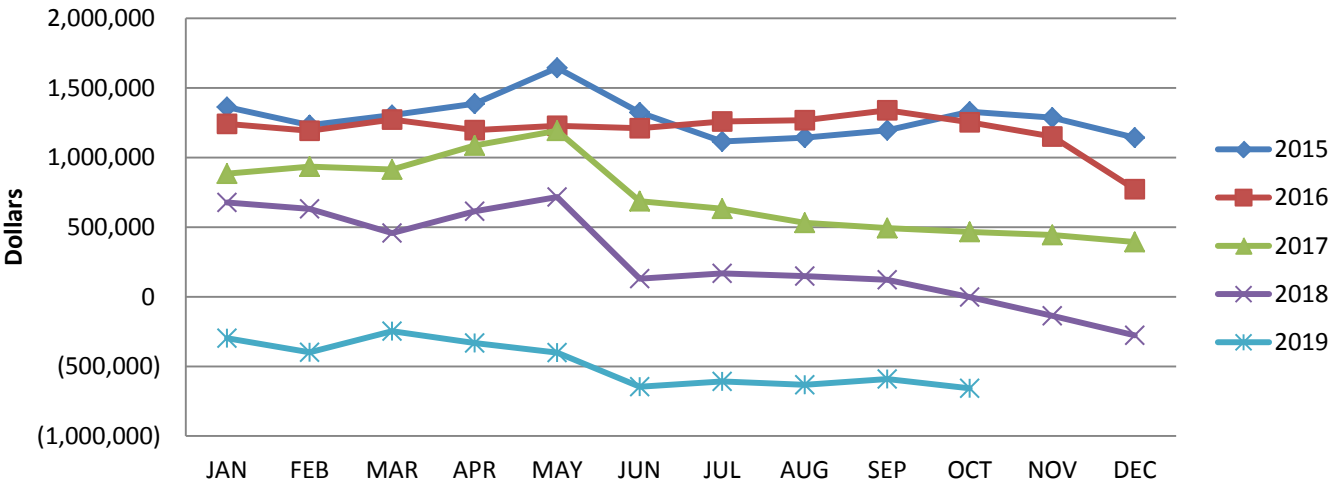
ACCOUNTS RECEIVABLE



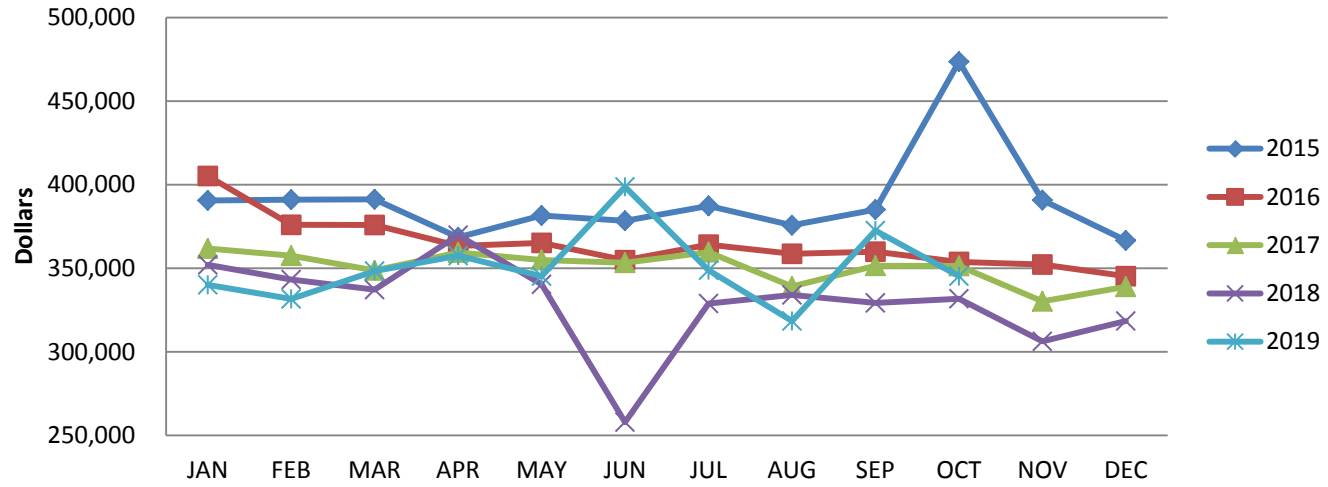
INVESTMENTS



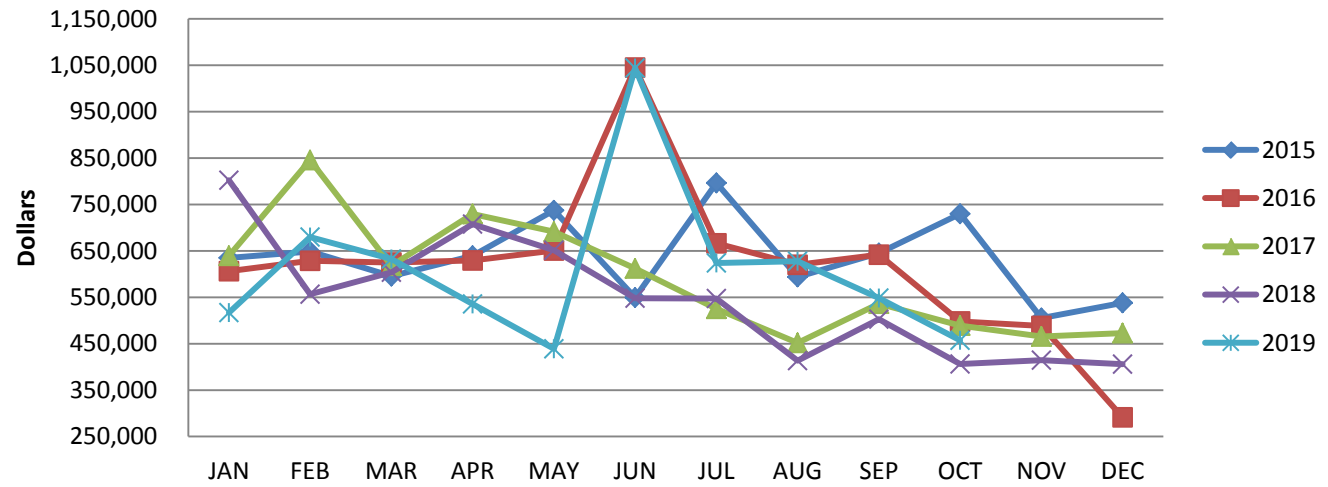
NET ASSETS



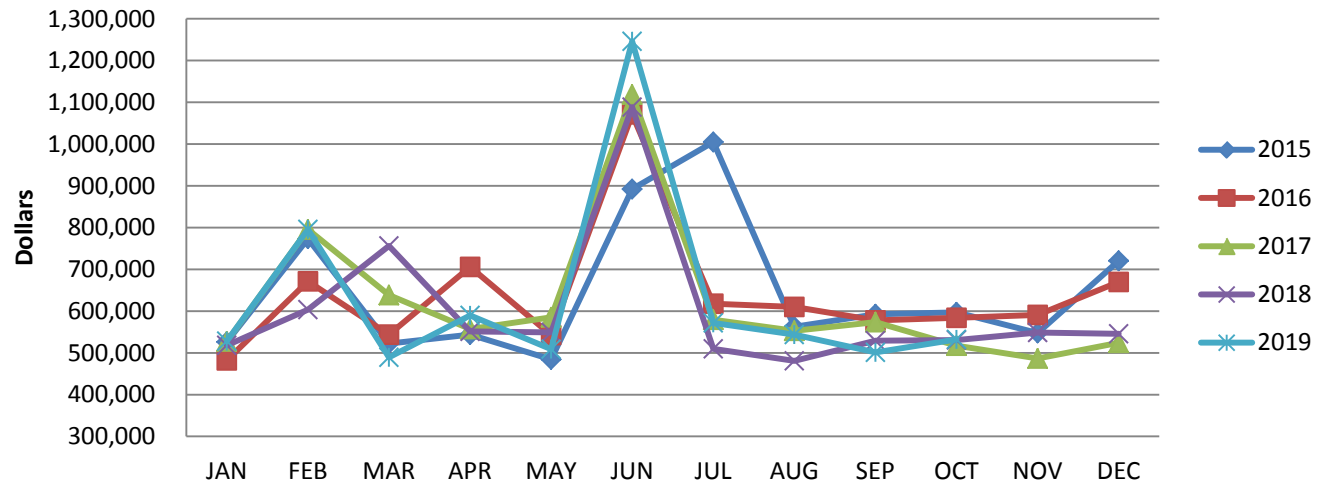
DUES




TOTAL REVENUE



TOTAL EXPENSES





Vision 2025

Preparing for Implementation

Building the Teams



Team Roles

- Engagement Champion – oversight; ensures timelines met; removes obstacles
- Team Members – strategic thinkers; researchers/data gatherers; experts; administrators; organizers; relationship builders; communicators/influencers
- Board of Trustees – general oversight; perspective; guidance