



NAHU Board of Trustees Meeting

Saturday, September 15th, 2018 – Washington, DC

Meeting called to order at 9:05 A.M. EDT by Rusty Rice

NAHU'S VISION STATEMENT

NAHU advocates for our members, provides professional development and delivers resources to promote excellence.

Reading of Antitrust Statement

The Antitrust Statement was not read due to it being read in the preceding Budget Meeting

Roll Call (Kelly Fristoe)

Attendees:

President Rusty Rice
President Elect Pat Griffey
Vice President Dane Rianhard
Treasurer Eugene Starks
Secretary Kelly Fristoe
Immediate Past President Mike Embry
NAHU Executive VP & CEO Janet Trautwein
Region I Vice President Michael Grinnell
Region II Vice President Erica Hain

Region III Vice President Mike Deagle
Region IV Vice President Alycia Riedl
Region V Vice President Paige Phillips
Region VI Vice President Ed Oleksiak – **Attended via Zoom Conference**
Region VII Vice President Ray Magnuson
Region VIII Vice President Pat Burns
Legislative Council Chair Nick Moriello – **Attended via Zoom Conference**
Membership Council Chair Michelle Howard
Professional Development Chair Karen Kirkpatrick

Staff:

Farren Baer - Absent
Marcy Buckner - Absent
Megan Caputo - Absent
Chris Hartman - Absent

Kelly Loussedes - Absent
Illana Maze
Jennifer Murphy
Bob Tretter - Absent

Brooke Willson
John Greene - Absent

Other Attendees/Guests:

Professional Development Vice-Chair Jill Pedersen – **Attended via Zoom Conference**
Governance Committee Chair David Smith

Chapter and Leadership Development Chair
Artie Accardo – **Attended via Zoom Conference**

Adoption of Agenda

MOTION: Mike Embry made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously

Consent Agenda A (*Rusty Rice*)

- BoT Meeting Minutes – August 20, 2018
- EC Meeting Minutes – August 13, 2018

MOTION: Paige Phillips made a motion to approve Consent Agenda A.

MOTION: Motion passed unanimously

Consent Agenda B (*Rusty Rice*)

National Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance Committee
- HUPAC
- Legislative Council
- LPRT Committee
- Media Relations
- Membership Council
- Professional Development Committee
- Vanguard Council
- Personnel Committee Appointment

MOTION: Mike Embry made a motion to approve Consent Agenda B.

MOTION: Motion passed unanimously

Finance Report (*Eugene Starks*)

- NAHU July 2018 Financials
 - Eugene Starks yielded the floor to Jennifer Murphy to present the Financial Statement
- Finance Committee Minutes – September 13, 2018
- Financial Trends – July, 2018

MOTION: Eugene Starks made a motion to accept the July Financial Report and to approve the Finance Committee Meeting Minutes from September 13th, 2018.

MOTION: Motion passed unanimously.

CEO Report (*Janet Trautwein*)

Janet requested that the CEO Report be moved to the New Business portion of the agenda since most of her report has to do with the items pertaining to New Business. The request was granted.

Agency Task Force Update (*Pat Griffey*)

- Pat updated the Board on the Agency Task Force work. Most of this work has been focused on the “Benefits” based on the size of the agency. These benefits would be categorized in four or possibly five tiers. The higher the level of participation the more benefits available. These benefits include things like Ethics Course, access to Online Learning Institute, HIPAA Compliance Training, Webinars, Annual

Convention and Cap Conference Registration Discounts and others. An “Agency Membership Model Options” document was used to show the board these proposed benefits (attached).

- Pat suggested that the chart presenting these ideas be sent out to the board members for comments and suggestions. President Rice instructed the board to submit comments and suggestions by the deadline of the last day of September 2018 so that the exact details of this proposal can be finalized at Cap Conference 2019 and rolled out to membership and implemented with a July 1st, 2019 date.

RVP Report (*Ray Magnuson*)

- Ray reported that the RVP’s continue to discuss ways to enhance the Regional Leadership Conferences to try to increase the IRR.
- President Rice commended all the RVP’s on running great RLC’s this year.

Legislative Report (*Nick Moriello*)

- Nick presented the Legislative Report to the board. A written report of that report will be entered into the records of these minutes (attached).
- Nick also shared with the Board that he has taken a new position as President of Blue Cross High Mark of Delaware.

Membership Report (*Michelle Howard*)

- Michelle presented the membership report to the Board with a large emphasis on the importance of growing membership. President Rice added a few strong comments regarding his Triple Crown Challenge.

Professional Development Report (*Karen Kirkpatrick*)

- Karen presented the Professional Development Report to the Board. She indicated that there continues to be discussion regarding the LEAD program but that there’s not a lot of new activity. Therefore, she is going to stop focusing her efforts on that and instead, prioritize and devote more time and energy to the crux of the other tasks of PD and the working subgroup activity.
- President Rice directed that the LEAD program be pushed to the task force to continue to try to make progress.
- Jennifer Murphy requested, and made know the importance of, any RFP’s associated with vendors or consultants, to run those by her first. It’s very important from a financial perspective and also a compliance perspective.
- Kelly Fristoe discussed the issue of outdated subject matter in the NAHU Certification Courses. Janet reported that the Certification Courses will be updated and that staff will do a better job of keeping the material in those courses updated.

New Business (*Janet Trautwein*)

- Janet reported that our activity related to PD has increased dramatically due to college/university and government interests.
- Janet is going to provide a technology update by way of Zoom to show the board the improvement in technology.
- Janet reported that the AHP webinar was the most attended webinar that we’ve ever done. We can use this as a marketing program for membership.
- Janet indicated that the Single Payor presentation is being sought out and this could also be used as a marketing piece.

- Janet reported that she believes the midterm elections could change mostly in the House. She reported that we are participating in the Single Payor coalition and that we will see more information about that. Janet reported that she is highly concerned about the Single Payor agenda, where in the past she hasn't been that concerned about it. But now it seems that it has much more traction and attention and she wants to make sure that people learn about what it truly is. This is not a part of our strategic plan but is an opportunity.
- Janet reported that Pam Mitroff is leaving NAHU and this could be an opportunity to contract with an ERISA attorney to transition into this role.
- Association TV - we'll be able to put training on video - different channels for board training. This is not going to be a boring webinar/video. It's going to be a very efficient use of time as well as engaging. We will also be able to track who watched the video.
- Regarding Affinity programs, the focus group has completed their work and now it's time to go implement. The programs that we offer today, some perform better than others. The ones that perform better will continue (or be grandfathered in) and the new program will require new affinity partners to pay to be marketed through us. Some of the new ones are things like cell phone insurance, lead programs, Compliance Companies, etc. It will take a few months to get all of this put together before it can roll out to the membership.

Strategic Discussion

- Post RLC Membership Strategy – Michelle Howard indicated that we have already addressed this in today's meeting, but we need to make sure that state and local boards (where possible) have both a membership retention chair and a new member membership chair. It's important that membership take top priority in all our communications and the importance of having at least 10% growth.
- Jill Pedersen requested that LPRT develop a flyer that can be used at the local and state level that LPRT chairs can use to promote LPRT.
- President Rice went over the list of items of activities/items from previous strategic discussions to see where we were in the process of accomplishing these respective activities.

Motion for Adjournment

MOTION: Mike Embry made a motion to adjourn the meeting.

President Rice adjourned the meeting at 12:02 P.M. EDT

***NAHU's Anti-trust Statement:** 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.

Respectfully submitted,
 Kelly Fristoe
 NAHU Secretary



NAHU Board of Trustees Budget Meeting

September 14 & 15, 2018

1212 New York Avenue NW, Suite 600
Washington, DC 20005

9:30 am – 11:30 am

Board of Trustees Meeting - Agenda

- Consent Agenda A
 - BoT Meeting Minutes – August 20, 2018
- Consent Agenda B
 - Committee Reports
 - Awards Committee
 - Chapter and Leadership Development Committee
 - Governance Committee
 - HUPAC
 - Legislative Council
 - LPRT Committee
 - Media Relations Committee
 - Membership Council
 - Professional Development Committee
 - Vanguard Council
- Finance Report (*Eugene Starks*)
 - July 2018 Financials
 - Finance Committee Minutes
 - Financial Trends
- CEO Report (*Janet Trautwein*)
- Agency Task Force Update (*Pat Griffey*)
- RVP Report (*Ray Magnuson*)
- Legislative Council Report (*Nick Moriello*)
- Membership Council Report (*Michelle Howard*)
- Professional Development Report (*Karen Kirkpatrick*)
- New Business
 - Membership Software Update (*Illana Maze*)
 - Affinity Program Update (*Janet Trautwein*)
- Strategic Discussion
 - Post RLC Membership Strategy (*Michelle Howard*)
- Motion for Adjournment

11:30 am – 12:00 pm

Wrap up (*Rusty Rice*)



NAHU Board of Trustees Meeting

Monday, August 20, 2018

Meeting called to order at 4:00 P.M. EDT by Rusty Rice

NAHU'S VISION STATEMENT

NAHU advocates for our members, provides professional development and delivers resources to promote excellence.

Reading of Antitrust Statement

Rusty Rice read the antitrust statement.

Roll Call (Kelly Fristoe)

Attendees:

President Rusty Rice
President Elect Pat Griffey
Treasurer Eugene Starks
Secretary Kelly Fristoe
Immediate Past President Mike Embry
Region I Vice President Michael Grinnell
Region II Vice President Erica Hain
Region III Vice President Mike Deagle

Region IV Vice President Alycia Riedl
Region V Vice President Paige Phillips
Region VI Vice President Ed Oleksiak
Region VII Vice President Ray Magnuson
Region VIII Vice President Pat Burns
Legislative Council Chair Nick Moriello
Membership Council Chair Michelle Howard
Professional Development Chair Karen Kirkpatrick

Staff:

Farren Baer
Marcy Buckner
Megan Caputo

Kelly Loussedes
Illana Maze
Jennifer Murphy

Brooke Willson

Guests:

Legislative Council Vice Chair Jessica Watts
Governance Committee Chair David Smith

Chapter and Leadership Development Chair
Artie Accardo

Absent from the Call: Dane Rianhard, Janet Trautwein, Michael Grinnell, Chris Hartman, Bob Tretter, John Greene, Kevin Trokey, and Jill Pedersen

Adoption of Agenda

MOTION: Michael Embry made a motion to adopt the posted agenda. Alycia Riedl seconded the motion.

MOTION: Motion passed unanimously

Consent Agenda A (Rusty Rice)

- BoT Meeting Minutes – July 16, 2018

- EC Meeting Minutes – August 13, 2018

MOTION: Eugene Starks made a motion to approve Consent Agenda A. Karen Kirkpatrick seconded the motion.

MOTION: Motion passed unanimously

POINT OF ORDER: Mike Deagle noted that the Professional Development Committee list is incorrect in the BoT Meeting Minutes from July 16th, 2018.

MOTION: Mike Deagle made a motion to correct the minutes by adding Susan Rider and Jeanne Embry as the Region III Professional Development Committee Chairs. Michelle Howe needs to be added as Region V Professional Development Committee Chair.

MOTION: The motion passed unanimously.

Consent Agenda B (*Rusty Rice*)

- National Committee Rosters for Approval
 - Awards Committee
 - Chapter and Leadership Development Committee
 - Governance Committee
 - HUPAC
 - LPRT Committee
 - Media Relations
 - Vanguard Council
 - Job Description
- NAHU Education Foundation Board approval

MOTION: Pat Griffey made a motion to approve Consent Agenda B.

DISCUSSION: Paige Phillips pointed out that there was a typo correction that needed to be made on the Governance report on Page 2. It should read 2018. Brooke Willson will make that correction to the Governance report.

MOTION: Motion passed unanimously

Financial Reports (*Eugene Starks*)

- June 2018 Financials

Eugene reported that the committee has been working on the benchmarking criteria as it relates to the inflationary dues increase that was passed at the House of Delegates meeting in Kansas City in June 2018. A subcommittee has been formed to work on these criteria. That committee is made up of Chair, Mike Deagle, Alycia Riedl, Beth Ashmore and Dane Rianhard. Once the benchmarking criteria and data is established it will be reported back to this board for consideration.

Jennifer Murphy reported that there is nothing new to report from the submitted financials.

MOTION: Eugene Starks made a motion to approve the June 2018 Financial Report. .

MOTION: The motion passed unanimously.

- Finance Committee Minutes – August 13, 2018

MOTION: Eugen Starks made a motion to approve the August 13, 2018 Finance Committee minutes.

MOTION: The motion passed unanimously.

- Financial Trends - Jennifer Murphy presented the report on financial trends and tracking.
- Eugene Starks reported that the Finance Committee is adhering to the timeline of the budget process in reviewing items submitted from respective committees and Regional Vice Presidents for the upcoming budget meeting in September.
- Jennifer Murphy reported that the Auditors reported that we passed the audit.

RVP Report (*Ed Oleksiak*) Ed reported that the RVPs met on August 6th. The meeting consisted of discussion and fine tuning of the RVP budget submissions and an ongoing dialogue of the formats of the Regional Leadership Conferences. The RVPs also discussed and then dismissed the idea of the creation of an infographic of Triple Crown criteria for communication to the membership. The RVPs also discussed how valuable it would be to add a formal Treasurer Training for state and local boards so that the treasurers are trained in doing their job correctly and consistently.

Rusty reported that he just completed his travel from all the recent RLCs and expressed that they were all great meetings and congratulated the RVPs on a job well done.

Legislative Report (*Nick Moriello*) Nick reported that the Legislative Council has discussed a few highlights regarding rules on Short Term plans now that they have been released. The Legislative Council has worked with NAHU staff to make sure that information has been communicated to the membership. Nick also reported items of concern with insurance commissioners as it relates to consumer protections regarding Short Term plans. He mentioned concerns with CMS's original intent to allow navigators to be involved with Short Term plans. The Legislative Council is also still working with issues involving the HIT tax, Cadillac tax, and Employer Reporting. The Council worked on talking points for members to use with their members of the House while they are in district on recess. Legislative council members are being charged with making sure that all state and local chapter legislative chairs are apprised of these issues.

Staff Legislative Report – Marcy Buckner continued the report regarding Short Term plans and how states are responding. They are working on putting together a chart that shows what the different states are doing with short term plans as well as Association Health plans (old pathway vs. new pathway). Also, they are working on putting together a letter for NAHU members to use in their respective states, to use with their insurance departments as it relates to Short Term plans and Association plans that indicated that NAHU can be a valuable resource in those discussion to help the states decide the best path. Marcy also reported that NAHU has been working with contacts at CMS on the Navigator issue on Short Term plans. CMS has indicated that Navigators will not be assisting consumers with Short Term plans. NAHU is waiting for a formal letter to be issued to confirm and verify. Marcy and Janet have been working to personally meet with Seem Verma since February of 2017. It appears that meeting could finally be taking place in September.

MOTION: Pat Griffey made a motion to approve the Legislative report.

MOTION: The motion passed unanimously.

Membership Report (*Michelle Howard*) Michelle reported that the committee has been working on the Triple Crown challenge of the BoT members. The Membership Committee watched a technology demo about a new

platform called Infuse. This is a communication and recruitment technology tool. The membership committee is putting money in the budget for this to be used in 2018-2019 as a membership tool to increase membership and retention. Michelle reported that there still needs to be volunteer assignment for Membership Retention Chairs in Regions I, II, and III. The Membership Management Team has had several calls to develop a marketing plan, improving communication and continuing to work on the agency membership details. We lost membership in July (down 68 members). There seems to be a trend that we lose members in the summer months of June, July, and August. The Membership Committee is working on a plan to address this. Michelle was happy to report that the retention rate is up.

MOTION: Kelly Fristoe made a motion to approve the Membership report.

MOTION: The motion passed unanimously

Professional Development Report (*Karen Kirkpatrick*) Karen reported that the committee has come up with four main initiatives. Those initiatives are “LEAD”, “Medicare Extreme”, “Certifications”, and “Speakers Bureau”. The committee is working on preliminary plans around how to begin implementation of these initiatives. The Professional Development Committee has appointed a subcommittee to work specifically on each initiative as listed below. The Medicare Extreme group is going to focus on getting over 500 attendees to NAHU Convention Medicare Event. The Speaker’s Bureau subcommittee is working on programming that will help with retention of members as well as working on templates such as “program in a box” for chapters to use. The Certification subcommittee is working on reviewing changes that have been recommended for several awards so that it results in a boost in NAHU members taking the NAHU Certification courses. Karen also reported on how the Committee wants to structure a contest on the chapter/chapters with the most number of members doing certification courses with an incentive that will help drive people to the NAHU Convention.

Medicare Extreme: Yolanda Webb, Lupe Bruneman, Erin Fisher

Speaker’s Bureau: Eric Kohlsdorf, Michelle Howe, Kathy Ferguson, Jeanne Embry

Certifications: Judy Johnson, Ashley Kapostins, Amy Perry, Connie Puett, Kelly Pastore

LEAD: Ashley Kapostins, Lou Reginelli, Mike Embry, Julia Jennings, Farren Baer, Jill Pedersen, Chad Schneider.

MOTION: Mike Deagle made a motion to approve the Professional Development Committee report.

MOTION: The motion passed unanimously

CEO Report (*Janet Trautwein*) Janet has been waylaid by Hurricane Lane and was not able to attend this call.

New Business

- Triple Crown Board Commitment - Michell Howard discussed the importance of each BoT member being Triple Crown by the end of September to set an example of the campaign to the Chapter Presidents to focus on Triple Crown.
- Hootsuite (Kelly Loussedes) Kelly was not on the call. Illana Maze reported that NAHU is going to begin using Hootsuite, a single source social media tool, as the social media platform to allow NAHU’s social media posts to be broader based as well as to be able to monitor those posts in one simple format. Hootsuite also has analytic tools available.

Strategic Discussion

Open Discussion List – Rusty Rice called to the attention of the board the Strategic Discussion list that Janet has compiled and requested that everyone review this list and to be prepared to come up with additional items that we can put into play. We will go over this list in our board meeting in connection with the budget meeting.

Motion for Adjournment

Motion to adjourn – Mike Embry made a motion to adjourn the meeting
Rusty Rice adjourned the meeting at 5:17pm EST

***NAHU's Anti-trust Statement:** 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.

***CONSENT AGENDA per Sturgis:** Organizations having a large number of routine matters to approve often save time by use of a consent agenda, also called a consent calendar or unanimous consent agenda. This is a portion of the printed agenda listing matters that are expected to be noncontroversial and on which there are likely to be no questions.

Before taking the vote, the chair allows time for the members to read the list to determine if it includes any matters on which they may have a question, or which they would like to discuss or oppose. Any member has a right to remove any item from the consent agenda, in which case it is transferred to the regular agenda so that it may be considered and voted on separately. The remaining items are then unanimously approved en bloc without discussion, saving the time that would be required for individual votes.

Respectfully submitted,
Kelly Fristoe
NAHU Secretary



AWARDS

Chair: Luann Yarberry
EC Liaison: Eugene Starks
Month: September

The awards committee is working on the following:

1. Finalizing all award applications for 2019
2. Setting the dates for awards weekend
3. Returning the 2018 application feedback forms to the chapters



GOVERNANCE

Chair: David Smith
Board Liaison: Pat Griffey
Month: September 2018

Governance did not hold its regularly scheduled conference call for September while we continue to work on the P&P recodification. Members of the committee have reviewed and submitted comments on changes to the state & local governance training presentation, which are being integrated and will be re-recorded for use with the chapters.

Restructuring Organization of NAHU P&P's:

There are currently about 60 P&P's, which have all been reviewed in the past three years. However the latest version may not be up on the website and there are many different sunset dates. In response to Mr. Rice's request, Governance will be looking into grouping P&P's into different categories (e.g. operational, Board, Committees, Miscellaneous). We will also propose a P&P to formalize the Secretary's responsibility to make sure they are up to date and posted correctly on the website. Instead of the current piecemeal approach to sunseting, the proposal reorganization would have an entire category (or two) to sunset at the same time. There would be an index to refer to original P&P number and for ones that belong in multiple categories.

David Mordo will be working on the first draft of the new structure. We will create a folder with all of the current P&P's in it along with a document for the new structure. Mordo should have something out by the end of next week so we can look at the draft structure the beginning of September and then present to the full board. The board typically begins the review of the sunseting P&P's in November.

Benchmarking for Reporting Back to Membership

Some members from the Finance and Governance committees will form a working group to determine the benchmarking we will use to report back to the membership in relation to the condition on the automatic dues increase. Once that is complete, the working group will work on how the financial statements will be presented on the website.

2020 Strategic Plan Status. Governance has been assigned two tasks for 2017. Here is the status on each one:

Action	Notes
Make recommendations on improvements and additions to board training	Completed
Make recommendations on changes to P&Ps and policy procedures	

Our calls are on the first Thursday at 11:30 am ET.

NAHU 2018 – 2019 Personnel Committee

Chair: Mike Embry – NAHU Immediate Past President

Members at Large: Rusty Rice – NAHU President
Pat Griffey – NAHU President Elect
Dane Reinhardt – NAHU Vice President
Ed Oleksiak – Region VI VP
Ray Magnuson – Region VII VP

Committee is defined by P & P 08-10-EX



LPRT

Chair: Michael Gomes
EC Liaison: Kelly Fristoe
Month: September

We had our second committee call on August 16th and continue to work towards our main goal of bringing additional value to LPRT membership – especially with showing even greater value to incent people to qualify at the highest level of Soaring Eagle. We have had some feedback from members that people were applying for the lowest classification as they didn't want to pay the extra fees as they saw little value beyond just the basic membership.

Even as we continue to refine message our message, our committee continue to meet with their local and state chapters to discuss LPRT. This has been a great source of feedback that is helping us with new ideas.

We have our next call on September 20th. In advance of that call, I have revised our benefits/value matrix that highlighted some changes we want to make for the Golden and Soaring Eagle members. We are also discussing the possibility of eliminating the lowest tier of membership (Leading Producer) and having the new minimal tier being "President's Council".

Once we meet, a recommendation on our changes will be drafted for the Board of Trustees.

Once this project is behind us, we will begin to work on content for both the Capitol Conference and Annual Convention events. Nothing has been to date but I have tasked the committee to start thinking of what they would like to see.

Finally, we still need to do a better job of communicating expectations around the application process and what happens afterwards. Too many members have been vocal that they feel that there is no recognition and if there is, they don't know when or where it occurs. That is on our project list as well.

National Association of Health Underwriters
BALANCE SHEET
July 31, 2018

	This Year	Last Year	Variance	% Increase(Decrease)
ASSETS				
CURRENT ASSETS				
Operating Cash and Cash Equivalents	380,802.67	184,802.26	196,000.41	106.06%
Accounts Receivable, Net	320,609.78	496,276.65	(175,666.87)	-35.40%
Prepaid Expense	51,058.80	60,441.44	(9,382.64)	-15.52%
Note Receivable	2,500.00	2,500.00	0.00	0.00%
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Total Current Assets	754,971.25	744,020.35	10,950.90	1.47%
SHORT TERM INVESTMENTS, at Fair Value				
Operating Investments	0.00	367,651.30	(367,651.30)	-100.00%
Federal Legislative Defense Fund Investments	0.00	236,289.28	(236,289.28)	-100.00%
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Total Short Term Investments	0.00	603,940.58	(603,940.58)	-100.00%
LONG TERM INVESTMENTS, at Fair Value				
Equity Securities	1,563,964.53	1,842,438.54	(278,474.01)	-15.11%
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Total Long Term Investments	1,563,964.53	1,842,438.54	(278,474.01)	-15.11%
PROPERTY AND EQUIPMENT, at Cost				
Office Furniture and Equipment	380,011.09	360,321.09	19,690.00	5.46%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(600,076.67)	(490,867.92)	(109,208.75)	22.25%
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Total Property and Equipment	240,888.35	330,407.10	(89,518.75)	-27.09%
LONG TERM ASSETS				
Intangible Assets-REBC Designation	50,000.00	50,000.00	0.00	0.00%
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Total Long Term Assets	50,000.00	50,000.00	0.00	0.00%
DEPOSITS				
Note Receivable	37,161.60	37,161.60	0.00	0.00%
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TOTAL ASSETS	2,649,485.73	3,610,468.17	(960,982.44)	-26.62%
	=====	=====	=====	=====
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts Payable and Accrued Expenses	235,077.61	527,444.19	(292,366.58)	-55.43%
State and Local AHU Dues Payable	198,672.62	160,658.94	38,013.68	23.66%
Deferred Revenue - Membership	1,661,688.94	1,852,589.98	(190,901.04)	-10.30%
Deferred Revenue - Conferences	17,500.00	0.00	17,500.00	0.00%
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Total Current Liabilities	2,112,939.17	2,540,693.11	(427,753.94)	-16.84%
LONG TERM LIABILITIES				
Deferred Rent Obligation	221,415.89	245,035.07	(23,619.18)	-9.64%
Deferred Tenant Allowance	147,200.60	192,493.04	(45,292.44)	-23.53%
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Total Long Term Liabilities	368,616.49	437,528.11	(68,911.62)	-15.75%
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TOTAL LIABILITIES	2,481,555.66	2,978,221.22	(496,665.56)	-16.68%
NET ASSETS				
Net Assets, Beginning of Year	331,293.69	772,731.01	(441,437.32)	-57.13%
Current Year Activity	(163,363.62)	(140,484.06)	(22,879.56)	16.29%
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TOTAL NET ASSETS	167,930.07	632,246.95	(464,316.88)	-73.44%
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TOTAL LIABILITIES AND NET ASSETS	2,649,485.73	3,610,468.17	(960,982.44)	-26.62%
	=====	=====	=====	=====



Finance Committee Teleconference

Date: September 10, 2018

MINUTES

1. Roll Call

Present: Eugene Starks, Dane Rianhard, Alycia Riedl, Ray Magnuson, Jill Pederson, Kevin Trokey, Mike Deagle, Janet Trautwein, Jennifer Murphy

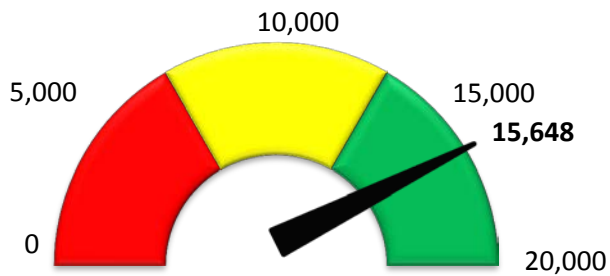
Excused: Jessica Watts, Ashley Kapostins

2. Approve Agenda - Motion was made by Ray, second by Jill and the motion carried.
3. Comments and discussion concerning the monthly financial report
July 2018 Financial Statements & Trend Analysis - the committee reviewed the statements and analysis and discussed any questions. Motion to accept the financials as presented was made by Ray, second by Jill and the motion carried.
4. Benchmark & Reporting Subcommittee – the committee discussed the scope of work for the subcommittee. The members of the subcommittee are Mike Deagle (chair), Beth Ashmore, Dane Rianhard, Alycia Riedl and David Smith. They will have their first meeting after the budget board meeting in DC.
5. Budget Meeting Discussion Approach – the committee discussed the questions that have been asked so far and went over the logistics for the process and presentation during the meeting.
6. New Business
7. Adjourn

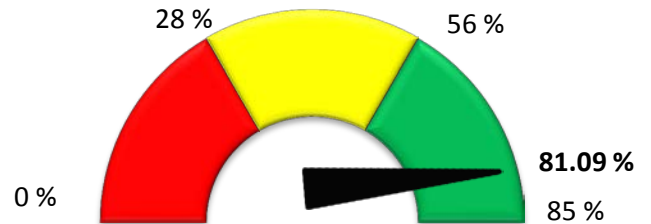


NAHU BOARD OF TRUSTEES KEY INDICATORS REPORT JULY 2018

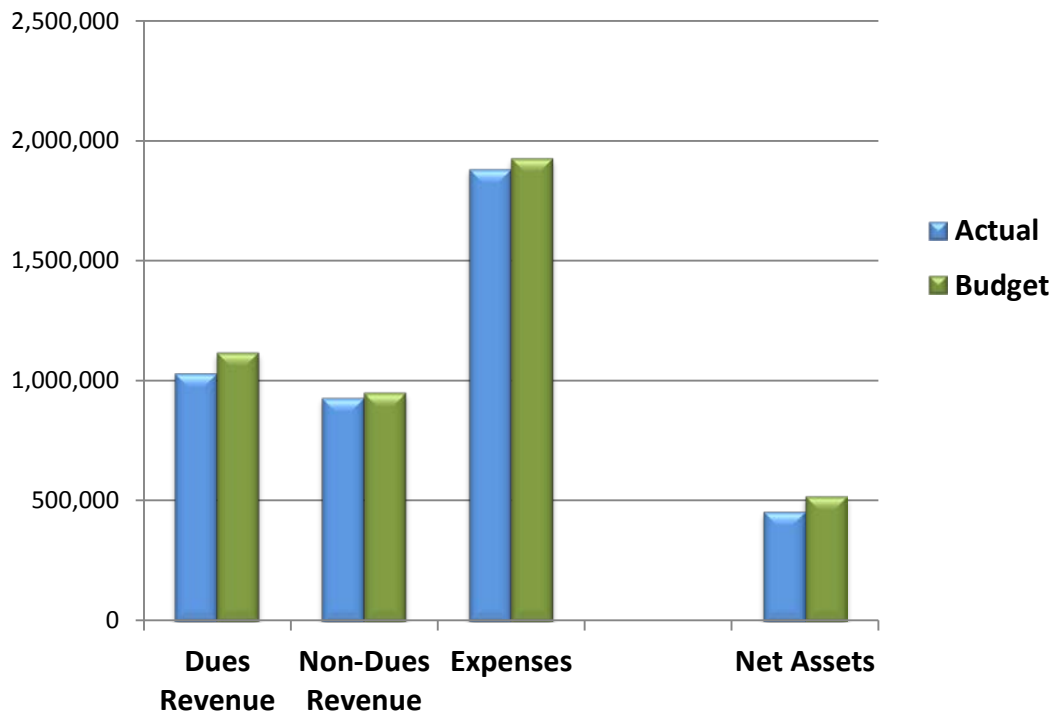
MEMBERSHIP



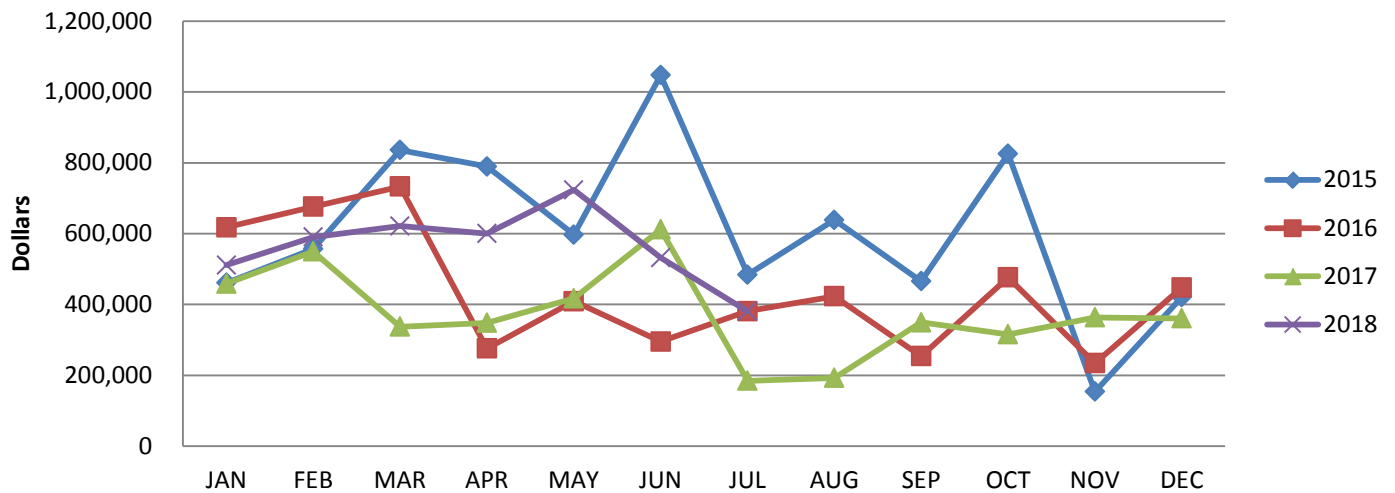
RETENTION



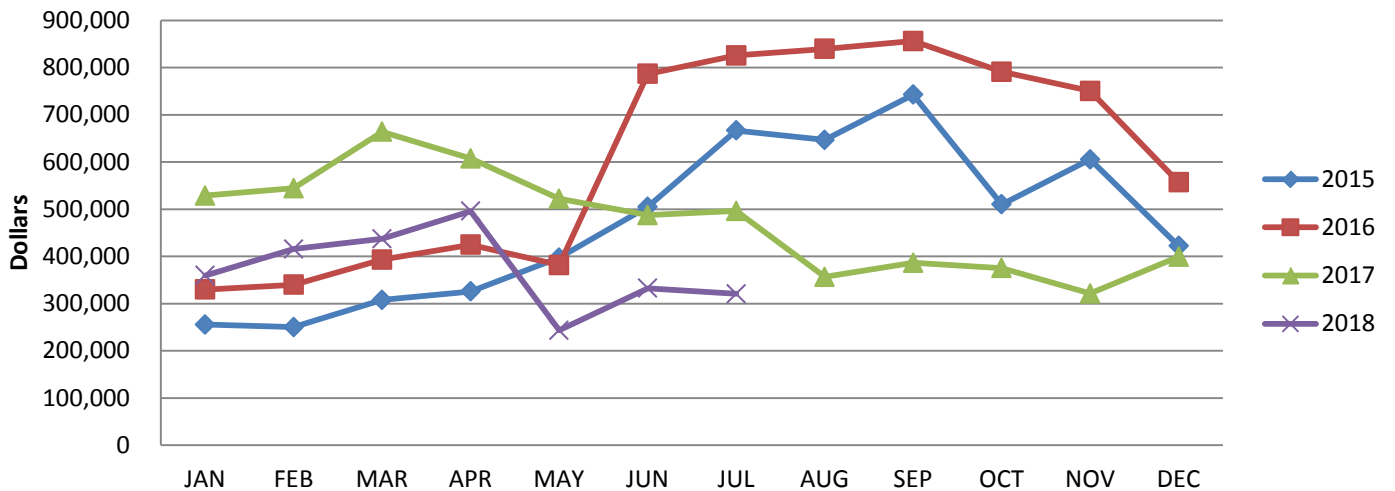
2018 TOTAL FINANCIAL RESULTS



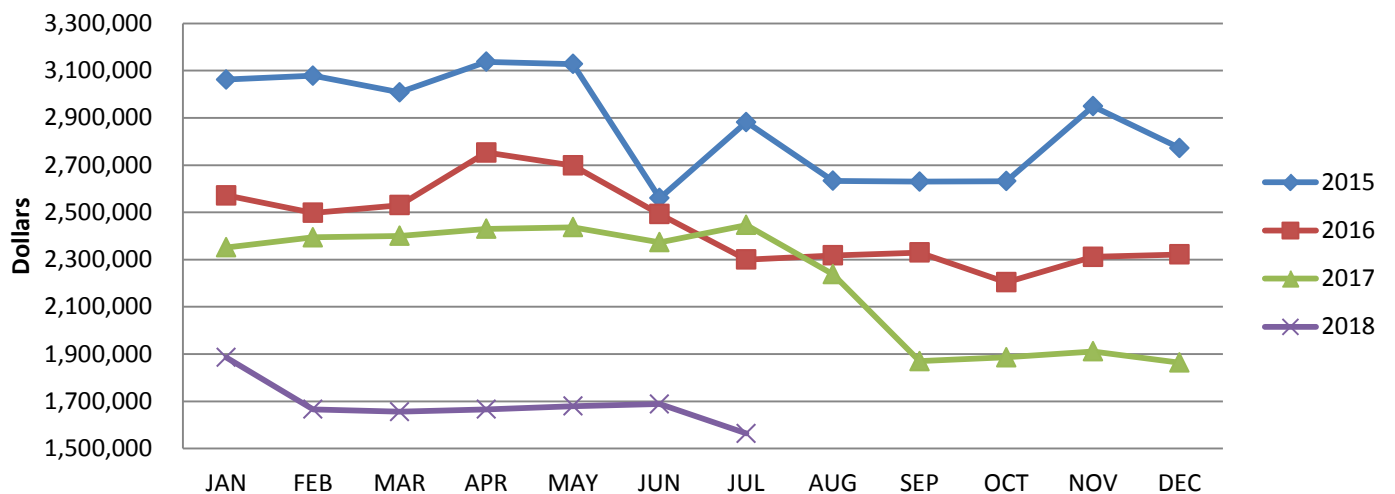
CASH



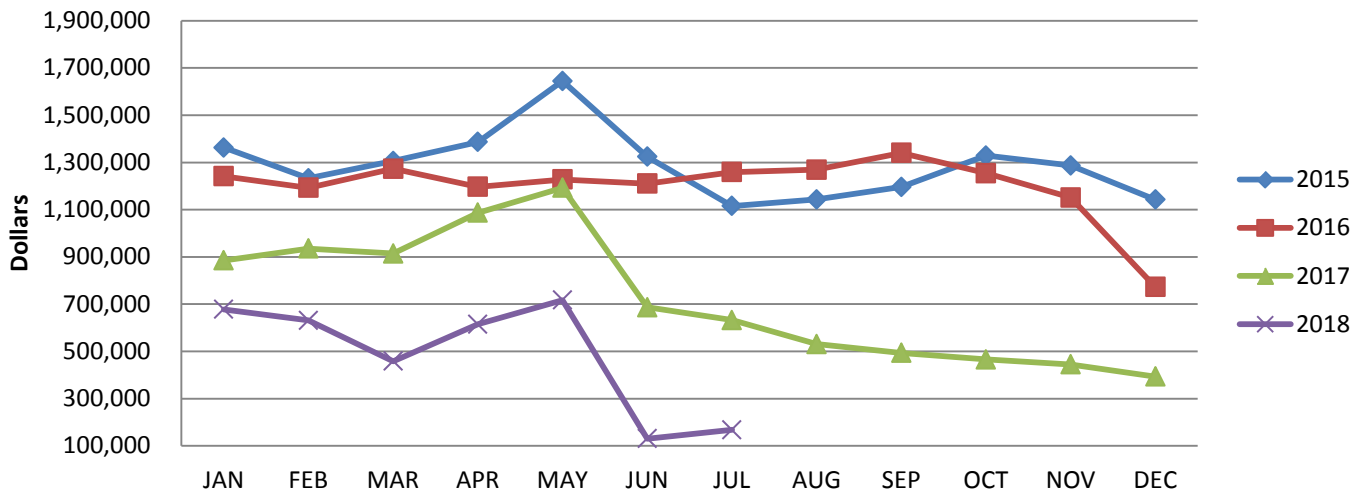
ACCOUNTS RECEIVABLE



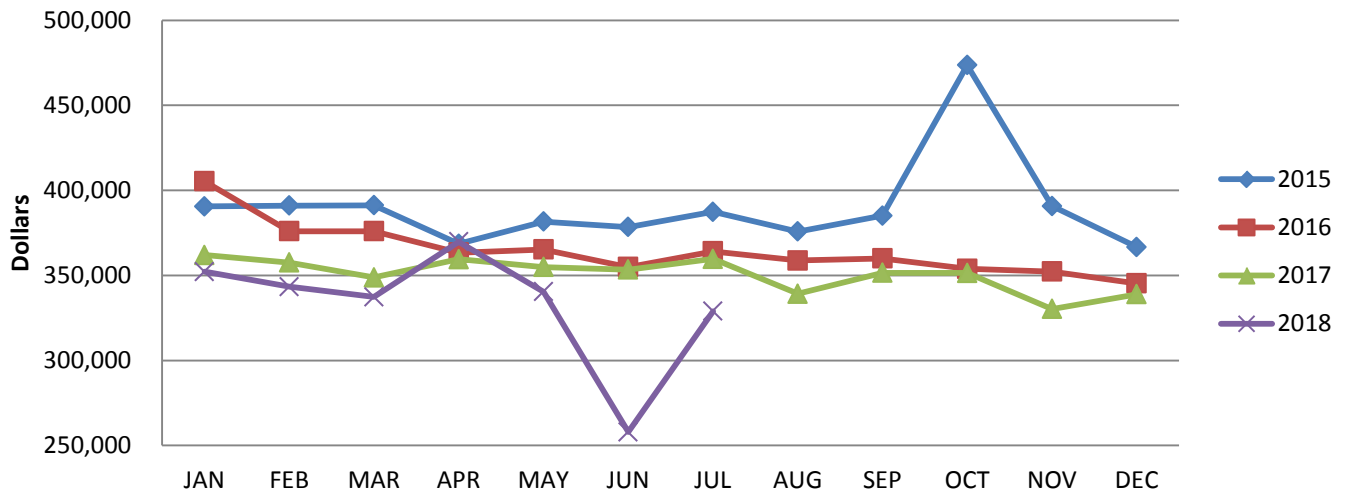
INVESTMENTS



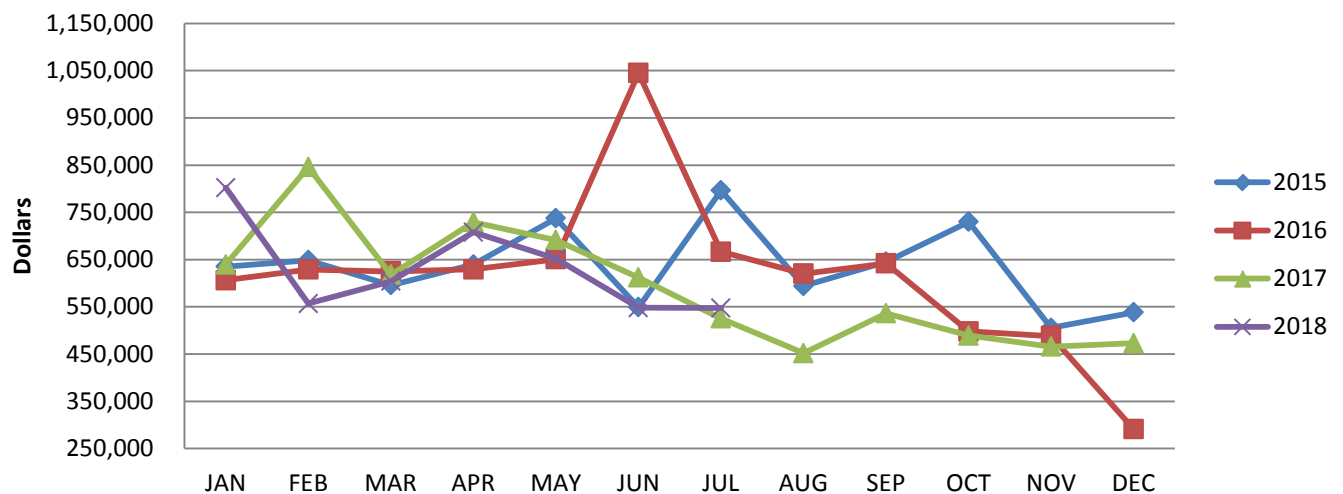
NET ASSETS



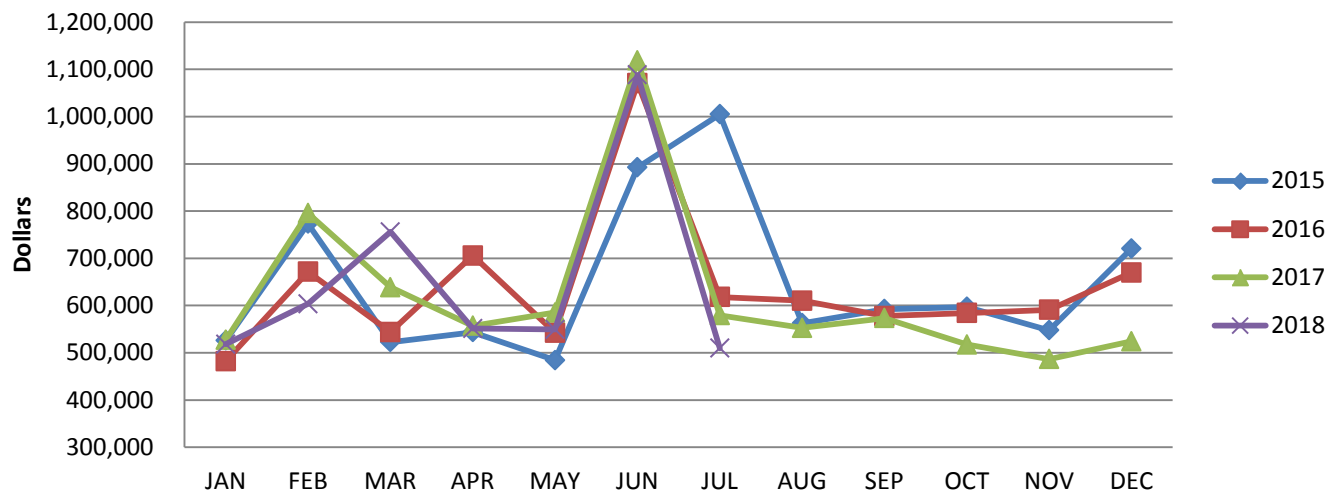
DUES

















TOTAL REVENUE



TOTAL EXPENSES



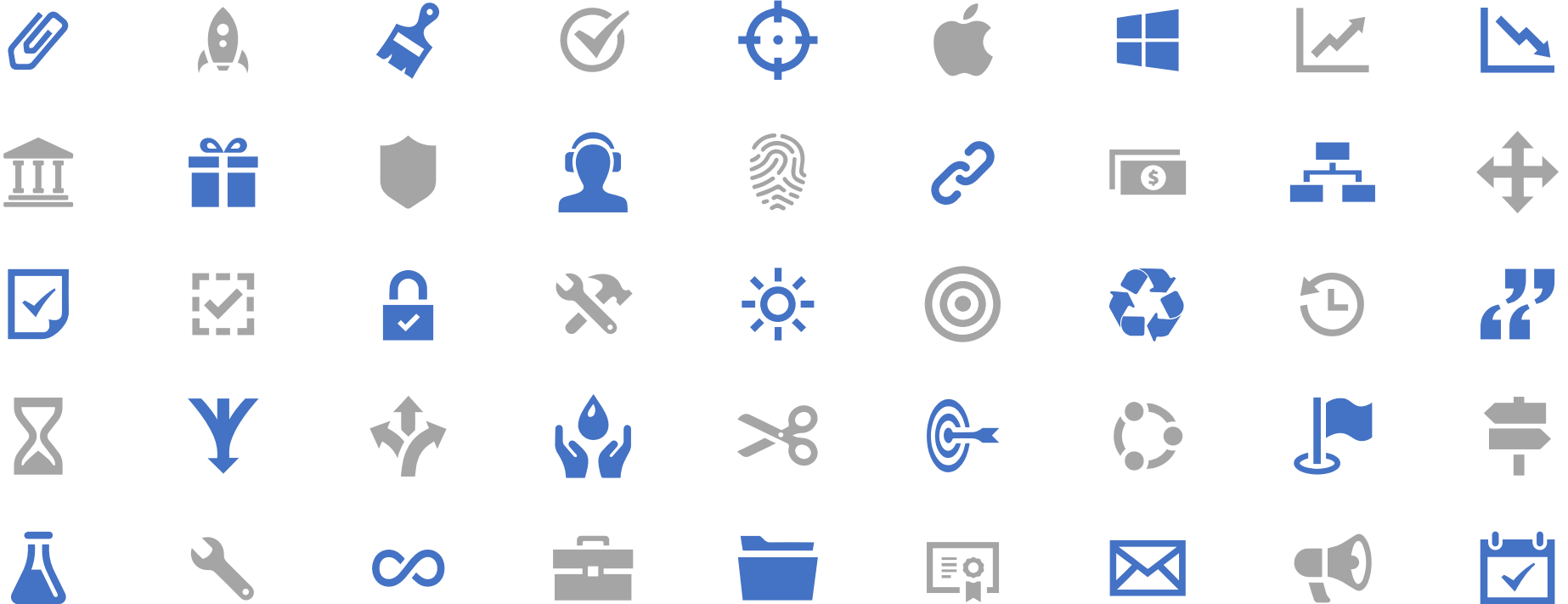
THESE BENEFITS ASSUME 75% OF AGENCY'S BENEFITS STAFF ARE NAHU MEMBERS	BENEFITS AGENCY MEMBERSHIP MODEL Benefit Agents, Account Managers, Client-serving Team Members				
	3-9	10-20	21-50	51-100	101 or more
NAHU Membership					NAHU CORPORATE MEMBERSHIP PROGRAM
List Bill from NAHU	Yes	Yes	Yes	Yes	
Online Learning Institute Hours for agency employees*	 5	 10	 40	 50-80 (range based # within agency)	
Ethics Course	Once every two years	Once every two years	Once every two years	Once every two years	
HIPAA Compliance Course**	A la carte agency bill Discount if 100%	A la carte agency bill Discount if 100%	Included (100%)	Included (100%)	
Agency Member Exclusive Webinars (staff focused)	No	 Up to four per year	 Up to four per year	 Up to four per year	
Dedicated Online Community based on agency size	Yes How: TBD	Yes How: TBD	Yes How: TBD	Yes How: TBD	
Annual Convention Registrations**	A la carte agency bill Discount if 100%	 1	 3	 5	
Capitol Conference Registrations	10% Discount	10% Discount 20% Discount first-timers	10% Discount 20% Discount first-timers	10% Discount 20% Discount first-timers	
Webinar for Agency & Clients/Prospects	No	No	Once per year	Once per year co-branded	
Dues Discount	None	3% Discount	5% Discount	10% Discount	

* Online Learning Institute "credit" shall be at the percentage based on staff ratio to members (e.g. \$400 credit but 75% membership equals \$300 OLI credit)

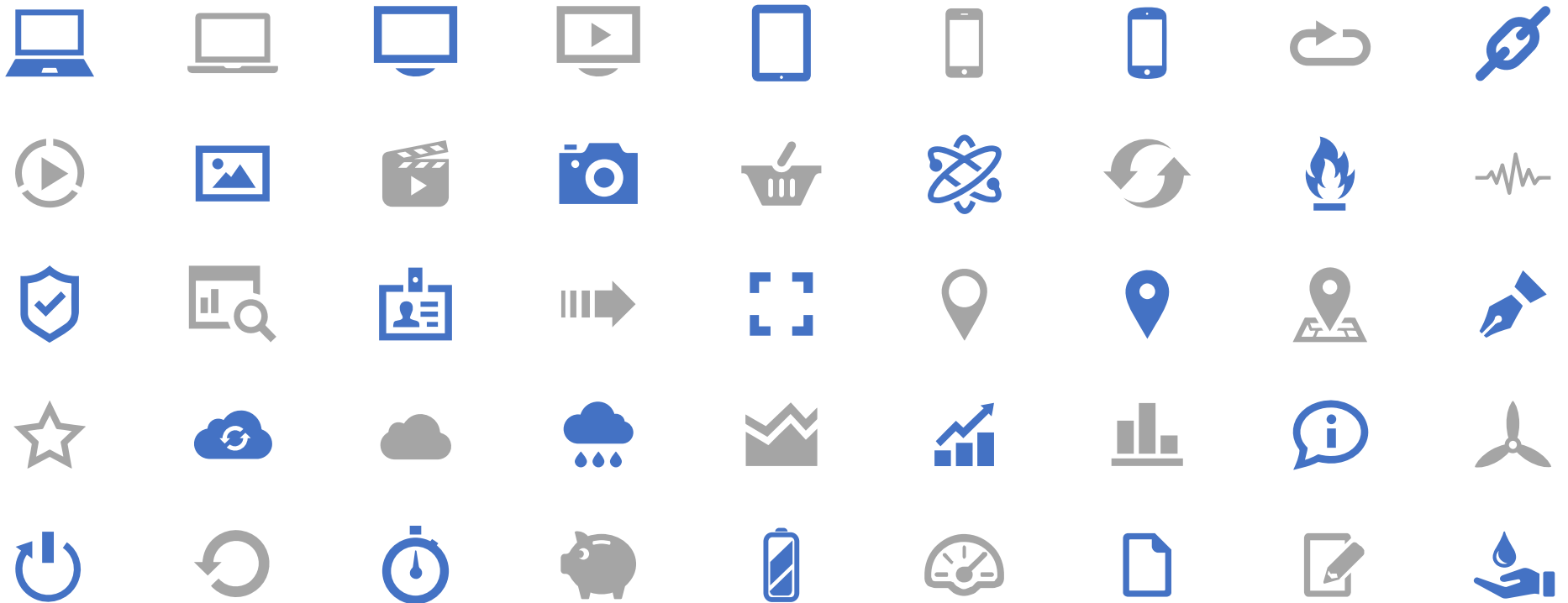
** Assumes that Agency is at 100% of staff ratio to NAHU members

BENCHMARKING ICONS

Benchmarking Icons



BENCHMARKING ICONS



RVP call 9-4-18

Attendance

Mike Grinnell- Present

Alycia Riedl- Present

Ray Magnuson- Present

Erica Hain – Absent

Paige Phillips- Present

Pat Burns- Present

Mike Deagle- Present

Ed Oleksiak- Present

Guest- Jennifer Murphy

Regional Leadership Meeting reports

Region 1-

Mike Grinnell

August 21- had about 38 people attend. Most in attendance were chapter presidents. Talked about how to reenergize the event. Invited all members so they could learn about chapter leadership and possibly get engaged to step up to leadership. Goal for next year is to again change around the agenda a little bit to invite other members that are not in leadership.

Region 3- Mike Deagle

Held meeting in Cleveland. Had about 95 in attendance. Had about 120 including sponsors. He went back to basics on all the job descriptions. Made sure all the training sessions were through. Had break outs for all the committees. 1st day was really good. 2nd day was a little less. Has some really strong chapters and good participation. He is putting together all the comments the RVPs made on the leadership meetings into one document.

Region 4 - Alycia Riedl

Regional conference is pretty intimate. Goal is to create community and connection. It was in Iowa this year. Usually break even on the budget. Feedback was they wanted to continue to have it in Iowa since it was central. Had no one attending from Wisconsin. Agenda usually just focus on groups and no breakout. Regional chairs usually give short presentation and have table talks. Very well received. Afternoon on Thursday and end on noon Friday. Feedback was to extend the meeting. This year brought in outside speakers not in the region. Karen Kirkpatrick came to speak. Also had Troy Cook come speak. Feedback was to have only one outside speaker in the future. Spent time for each person to introduce themselves and even though it is time consuming, it's important to break the ice.

Region 5 & 6

Paige Phillips and Ed Oleksiak had a combo meeting with Region 5 and 6. They did not do breakouts. Since so many chapters don't bring a lot of people, it worked for them to have the entire meeting in one room. Paige mentioned Nashville for next year. There were a lot of table talks and discussion and this was very well received. Possibly extend it a day next year to give more time for deeper training and strategic planning.

Region 7 - Ray Magnuson

Had good responses from his leadership meeting. Has never done his region as a fund raiser. Always needed to break even. But this year he asked each committee to be sure and give input to their locals and states. Had about 60 in attendance. Counting sponsors they were over 70 in attendance. Ended up in the black this year. Transportation costs make it difficult. They had a social the night before it starts and social the 2nd night.

Region 8 -Pat Burns

Had meeting in late July. Had about 85 in attendance- 120 or so with sponsors. Oregon state chapter hosted. They made about \$2,000 in profit. Had some breakout sessions. Had quite a few new to leadership attend. Was hoping next year maybe have some on line training prior to coming to the actual meeting. Use Regional meetings to put together some type of strategic planning. Next year going to have LA, San Diego and Orange Co combine their Medicare summits and then might attach the Regional meeting to that meeting.

MISCELLANEOUS NOTES

For the budget meeting next week, everyone get to the NAHU office as close to 10:30 am on Friday as possible and we will start our RVP meeting as soon as everyone gets there. Jennifer will have the back conference room set up for us so if we run a little over noon then we won't get distracted when the other BOT members get to the meeting.

Mike Deagle asked everyone to send their agendas of the Regional meetings to him for the compiling of all the different leadership meetings. He will have a full report recap at the Budget meeting.

Paige will send email to get feedback on the symposium booklet.

Pat will host the October meeting

NAHU Legislative Committee Report to the Board of Directors Meeting – September 15th, 2018

By Nick Moriello

- Washington Update:
 - Regulatory:
 - AHPs section of website, including Compliance Corner, Podcast, chart comparing old pathway to new; also sub-committee working on on-line chart for state activity
 - Members meeting on 9/14 with healthcare.gov head, Randy Pate
 - Staff meeting with Seema Verma on 9/24
 - Tracking state rules on short term duration health plans
 - Senate:
 - Concern with House opioid bill having pay-for by adding 3 months to ER responsibility for ESRD
 - Might increase O.E. for Medicare Cost plans losing as of a certain date
 - House:
 - Week of 9/10 is “employer” week with:
 - HR4616 regarding relief of Cadillac tax to 2023
 - HR3798 to change full-time from 30 to 40 hours
 - Possible elimination of bed tax and/or HIT tax
 - Tax form elimination for employees
 - Longer delay of Cadillac or HIT
 - Regions: all focused on AHPs and short term duration plans, also air ambulance, balance and surprise billing
 - Working Groups:
 - Medicare: working on certification course to rival AHIP training
 - LTC: continuing to look into Maryland Task Force results
 - Employer: working on 4 sub-committees:
 - AHPs
 - Balance/Surprise/Air Ambulance billing
 - Electronic distribution
 - Rules for Section 125
 - Cost Containment: group still gathering
 - Individual: discussion regarding short term duration plans and white paper on individual market



MEMBERSHIP

Chair: Michelle Howard

EC Liaison: Eugene Starks

Month: September

- President's Triple Crown challenge
 - Preparing to blast to all chapters
 - Tracking BOT participation
- Demo – nFusz
 - Waiting on budget approval
- Started our Council calls
 - All regions were accounted for on the August call
 - RVPS - we need retention chairs for Regions 1, 2 & 3
- RVP – monthly membership communication
 - Communicated membership objectives for July membership
 - None of our regions gained membership for July
 - Focus needs to be on growth and retention improvement, not on winning gains contest
 - Gearing up to communicate for August once I have the reports
- Discussed membership focus with MMT
 - Could board voting for upcoming year happen in January instead of May or June
 - Affinity program lists
 - Agency Membership -
 - Medicare infographic
 - Mechanics for chapters– strategic planning, training, recruitment and retention activities, retention
- July official membership numbers were communicated to the board and council on August 15th. They are posted to the website. Retention is on the rise, for July it is 81.09% (last month it was 80.34%).
 - We lapsed 68 members in July. Retention rose to 81.09% from 80.34% - Bleeding slower 😊
- Concerns to work on in September
 - Multiple complaints regarding credit card updates.....there is a problem.
 - When will this be fixed?
 - Billed not paid list.
 - Chapters trying to get a handle on this but the numbers keep changing. Will review with Illana.

