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Please mark your calendars for Tuesday, September 27-28th for the ISAHU Symposium (formerly known as the ISAHU Convention). I have been fortunate to work with a wonderful committee which has put together a full day of CE courses, engaging speakers, and our annual awards luncheon. Topics during our Tuesday session will include Defined Contribution, ERISA, and Behavioral Health and its impact on medical trend. We will also have a panel discussion on Private Exchanges which is bound to be enlightening. On Wednesday, we will hold our Leadership training for current board members.

The Symposium is being held at the IU Health Neuroscience Center Auditorium at 355 W. 16th Street that offers an attached parking garage at a nominal fee.

We would not be able to hold this event without the support of our Corporate Sponsors: Anthem, Tokio Marine HCC, PHP, BPC, and Gordon Marketing will be in attendance at the Symposium so you will have the opportunity to interact with them.

Registration information will be out within the next week, so please keep an eye out for it. Seating is limited at this event, so please register early. We hope to see you there on September 27-28th.

Jennifer Revell
ISAHU President



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- After hours social event
- Leadership training
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2016 ISAHU Carol Cutter Memorial Golf Outing A Good Time Was Had By All!

By Bill Robinson, ISAHU Membership Chair

On Friday, July 15th, golfers converged on Foxcliff Golf Club, just north of Martinsville, to once again remember and honor our dear friend, Carol Cutter. This was the 6th annual outing and proved to be a great day for all in attendance! The weather forecast had been “iffy” all week, but Carol worked her magic and we were treated to a beautiful, sunny day – just as it should be for such a worthwhile event. If you were there, thanks so much!

As a reminder, beyond serving as an opportunity to honor Carol, this outing raises funds for her church as well as scholarship dollars for first-time Capitol Conference attendees. This past February, we were able to provide financial assistance to three of our members in making their first trip to Washington, D.C. for the annual event. Capitol Conference was one of Carol’s favorite things about our association, which is one of the reasons this outing is one of our favorite things to do each year! As we move forward, my hope is that the outing will become large enough that additional scholarships can be awarded to worthy recipients.

Chandra Coffee, Doug Skinner and I made up the planning committee this year, and I want to thank the two of them for their many contributions to making the event a success! Also, without our great volunteers the day of the event, it would be chaotic, to say the least! Volunteering this year were:

Susan Denzio
Jennifer Revell

Nicole Fairbairn
Anita Strauss

Larry Mayfield
Cheryl Terry

We are blessed to have great people who are willing to give of their time to help make our events successful – please thank the above people if you have the opportunity!

Obviously, no fundraiser can ever be possible without the generous support of the sponsors! The following entities are to be recognized and thanked:

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Rita Musser

These companies and individuals cannot be thanked enough! Again, given the opportunity, please express your gratitude to them.

Last, I want to thank Bill Silvey, of the Foxcliff Golf Club! Bill was an absolute delight to work with and gave us some great ideas which we incorporated into this year’s event. While we haven’t set a date for next year’s outing, and I don’t know who will chair the event, I certainly hope we will return to Foxcliff for many years to come. I hope to see you there!



Calling all Who's HU!



2016 ISAHU AWARDS NOMINATION FORM

Deadline for submission is August 25th, 2016

State Member of the Year: Nominee: _____

Any ISAHU member (including past Chapter Members of the Year) can be considered for this award based on the person's involvement, leadership and dedication to NAHU, ISAHU and their local chapter. Please include a brief description regarding the nominees' qualifications to aid the Awards Committee in making their decision.

State Chapter of the Year: Nominee: _____

This award honors a local chapter for outstanding achievements and excellence in their overall activities including leadership, dedication to the goals and positions of NAHU and ISAHU, and service to their members, the industry and the public. Please give a brief reason for your nomination, in 50 words or less, summarizing the chapter's accomplishments during the award period; 7/1/2016-6/30/2016.

State Legislative Excellence Award: Nominee: _____

Nominees should be chosen based on an individual's work on legislative issues. Activities can include (but are not limited to) articles written and/or published on legislative issues, attending meetings and/or working on committees with state and local legislators, promotion of HUPAC and ISAHU PAC to the membership, work on political campaigns, etc.

State Volunteer Committee Member of the Year: Nominee: _____

This award was created in 2007 to recognize the dedication of an ISAHU member who has dedicated a high level of time and effort to assist the State Board on special project or committee.

State "Emerging Leader Award": Nominee: _____

A new State award to recognize an individual with **less than THREE years** as a NAHU member and **less than THREE years** in the insurance industry who has contributed significantly above and beyond what is normally called for in connection with association volunteer service at the local, state or national level. The nominee's commitment of time, talent and finances to the advancement of the Association and the health insurance industry should be exemplary. (Please submit details on a separate paper.)

Please print out this form and add your nominations and brief summaries as needed.
Fax completed forms to (812) 473-4173 or scan and email to [Carolyn Beck at Carolyn.beck@siho.org](mailto:Carolyn.beck@siho.org)

Nominations for the following awards are accepted from ISAHU BOD members only.

ISAHU Hoosier Spirit Award: _____

The Hoosier Spirit Award recognizes an organization or individual who has performed outstanding service and made significant contributions of time and effort in Indiana State Legislative work. One award will be presented to an individual or organization who displays an aggressive leadership role by building relationships with state legislators that directly impacts public policy; by actively taking our message to key media outlets and by developing strong grassroots initiatives.

Corporate Partner of the Year Award: Nominee: _____

This award recognizes a company who has supported and been involved with the programs and legislative efforts of ISAHU in an ongoing manner.

Additional space for requested supporting information if needed ...

**Please print out this form and add your nominations and brief summaries as needed.
Fax completed forms to (812) 473-4173 or scan and email to [Carolyn Beck at Carolyn.beck@siho.org](mailto:Carolyn.beck@siho.org)**



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Should Small Business Owners Offer Health Insurance to Employees? Here are Some Things to Take into Considerations

By Sabine Barrett, PHP Employer Relations Manager

Many small employers (companies with fewer than 50 full-time employees) may not realize how important health benefits are to current and potential employees, yet three key drivers of employee satisfaction are: 1: Benefits employees receive; 2: Benefits that meet an employee's needs; 3: Satisfaction with an employer's contribution to a benefit plan. (*MetLife U.S. Employee Benefit Trends Study*)

Small employers deciding whether to offer health insurance to employees or those employers that require employees seek their own health insurance options have much to consider.

At PHP (Physicians Health Plan of Northern Indiana), we've found that the right health benefit mix helps drive employee loyalty and satisfaction with the company. More choice within a broader range of benefits helps employees of all ages make appropriate decisions with enrollment education as an indispensable way to create confidence and understanding as an employee makes benefit selections.

Consider these questions to guide decisions about employee health insurance

- Does a company's health insurance plan help to attract and retain talented and qualified candidates?
- Does offering health insurance help avoid financial penalties?
- Does a company gain tax advantages by offering health insurance?
- Is the company eligible for a small business healthcare tax credit?
- How do rates compare both on and off the Marketplace (healthcare.gov)
- If an employer has health insurance in place, will employees be more satisfied, loyal, and enjoy better overall health?

How employers can help with decision-making

Employers can be very helpful in increasing employees' confidence levels about the benefits they are selecting in the ever-changing landscape of health insurance. Trusted, professional guidance can be obtained from an insurance company, a health-insurance consultant, a human resources advisor, or a licensed broker.

Employees ranked one-on-one in-person meetings, group in-person meetings, and benefits handbook as the top three resources they perceive as effective in learning and understanding health insurance. Interestingly, across all ranked resources, employers generally overstate the effectiveness of resources compared to how employees rate them. Knowing employee communication preferences can help employers evaluate where to focus time and resources, and balance valuable touch-point opportunities such as one-to-one and group enrollment meetings.

Considering health insurance plan options

Some businesses might want to pay directly for an employee's individual health insurance plans without utilizing an ERISA and HIPAA-compliant Section 105 Plan, but doing so may put the business out of compliance with federal regulations and may increase the business's (and employee's) tax liability. This can happen if an employer does not offer a "qualified" plan or does not take into account that paying for individual health insurance without a plan becomes taxable income to your employees.

If a company employs lower-wage employees (those earning less than 400% of the federal poverty limit), they may benefit from tax subsidies offered on the Marketplace.

Take these things into consideration

As employers are making decisions about how and why their company should consider offering healthcare to employees, keep in mind:

- Companies that provide health insurance have a greater percentage of employees at work daily
- Employees will often accept better benefits in lieu of larger salaries
- Offering health insurance to employees can help protect them from financial peril
- Employee loyalty increases with openness and transparency. Consider sharing the bottom line with employees by letting employees know the true cost of their health insurance. Tell them how much the employer contributes and how much employees contribute. This helps educate employees about an employer's commitment to their team.





Happy Back to School Month for many! It's unbelievable that it's that time already. I hope all of you with school age children really enjoyed the time off!

Legislatively speaking though, there's never really a "time off". And this year – being a Presidential Election Year, that's especially true. Presidential candidates (and other offices) are now picked and we're down to less than 90 days from the actual election on November 8th.

Fund raisers and campaign rally's are being held what seems to be almost daily for all the State and Federal offices. And these will continue right up to the Election. I would encourage you all to attend whatever you can so you can hear from the candidates directly.

There are also numerous opportunities to volunteer for your favorite candidate(s). This can be knocking on doors, making phone calls, stuffing envelopes, delivering yard signs, working the polls, etc. I have done all of these activities over the years and I assure you it's very educational.

There are still Festivals going on too and such events also give opportunities to catch up with many elected officials and candidates. Many of them will be in attendance so introduce yourself and say hello.

Bottom line - all sides understand the importance of this Fall's election. So study the various candidates and platforms and again get behind those that most represent your overall beliefs. The importance to the State and the entire Country cannot be overstated.

Federal Update

Our NAHU folks in D.C. continue to promote initiatives to "fix" ACA. However, due to this being an election year, only some of the main concerns will actually be addressed before the end of the year. Again, COBRA as credible coverage and fixing the Medicare OEP bill are two of the major initiatives that may have a chance of moving yet this year.

However, as mentioned before, it does still appear that any ACA "fixes" will have to be initiated in the House before the Senate will address them. Other topics of discussion are MLR, Employer Reporting, Small Business Tax Credit, Repeal of Cadillac Tax and Stop the HIT.

Changes have taken place in Indiana's Federal races with current Governor Mike Pence being selected as the Vice Presidential candidate for the Republican party. In addition, the Democrats have a new U.S. Senate candidate – Former Governor and Senator Evan Bayh taking the place of Baron Hill. Mr. Bayh is running against current Congressman Todd Young for the open Senate seat currently held by Dan Coats who is retiring.

Other items:

Operation Shouts that may come out on any of the above topics or new topics need your response as quickly as possible. I know I state this every month, but such communications really do have an impact on the political process. THANKS in advance to those of you who take the time to support such initiatives.

And don't forget to visit www.nahu.org for more detailed information on all NAHU Federal legislative activities.

Please keep in mind that one of the main issues on any "fixes" to ACA continues to be how will the Administration make up the "loss of funds" from the repeal of any of the "taxes"! This continues as a big part of the debate on each of these issues.

State House Update

This is definitely one of the most interesting elections here in IN for many, many years. The Republicans have a new Gubernatorial candidate – Eric Holcomb (current Lt. Governor) and he has selected Suzanne Crouch (current State Auditor) as his Lt Governor running mate. This came about due to current Governor Mike Pence being selected as the Vice Presidential candidate for the Republican party. They will be competing against Democrat John Gregg and whomever he selects as his Lt. Governor running mate.

As stated last time, this Fall's election is the main focus of all downtown. This pertains to both the Governor's race and the Statehouse. I encourage you all to get out and support your candidates of choice. Having folks down at the Statehouse that support our industry makes a huge difference for our

organization and the industry as a whole. It also impacts greatly the efforts of our ISAHU Lobbying firm – Bose Public Affairs, plus the efforts of our sister organizations - Big I, PIA, NAIFA, Insurance Institute, IMA, IN Chamber and NFIB. And needless to say, it also affects the ongoing efforts of several ISAHU members who work to develop working relationships with Legislators that may impact support for any legislation of assistance or detriment to the industry.

DOI Update

As a reminder, David Berman was successful in getting James Smith (incoming President for Indy) to be approved by the Governor's office to serve on the CE approval committee.

Effort continues on possible refinement of the Small Business Definition – Bulletin 221. Input on Bulletin 229 - Fees vs Commissions was also supplied. And discussions continue on expansion of CE courses. More information on these topics will be supplied as known..

The next meeting of the Insurance Coalition of our "sister" organizations – which includes, ISAHU, Big I, PIA, NAIFA, Insurance Institute, IN Chamber, IMA and NFIB is being planned for the 3rd week of September at the Insurance Institute of IN offices. In the interim, there will be work on an "industry wide calendar".

General Information


Our NAHU staff continues to watch out for us in D.C.! They are unquestionably "the" recognized experts out there and continue to be the most sought after panelists in D.C. on healthcare issues. There is no question that they are the one's that Congress and other Federal Agencies rely on for the most accurate and up to date information. Please remember to THANK them whenever you have the opportunity.

And don't forget the importance of the countless NAHU members around IN and the Country as a whole that continuously put in long hours to ensure the best information possible is being shared with Legislators, HHS, CMS, IRS, DOL, DOI's and of course other NAHU members. As you know, much of this is always done in anonymity and solely for the benefit of the Association, our members and the general public. So please THANK them every chance you have.

Cont...page 9

Legislative Update

Cont. from page 8



And as I always mention – ongoing THANKS to all the Local Legislative Chairs and those that serve on their committees. Your service is vitally important and greatly appreciated.

PACs

And as always, I have to mention our PAC's. The importance of our PAC's - both HUPAC – our Federal PAC and ISAHU-PAC – our State PAC cannot be overstated. Both of them play vital roles in supporting candidates that support NAHU and the industry as a whole. With the importance of this Fall's election on the future of the industry and the State and Country, It is time to get involved in both. Information on them can be found on the www.HUPAC.org , www.nahu.org , and the www.INAHU.org sites.

We as an Association continue to be very successful particularly here in Indiana in financially supporting legislators that get elected and support the vast majority of industry goals. Please know that both PACS are truly bi-partisan as we strive to support those that support the industry on an ongoing basis. Please see your Local PAC Chair or any of us at the State level should you have any questions on either PAC. Both of them support activities that really do make a difference in the ongoing legislative battles.

ISAHU-PAC is on a fiscal year from July 1 – June 30th each year. So if you are not on a monthly contribution plan, please consider getting on one or making your 2016 – 2017 contribution in your usual manner.

I and the rest of the ISAHU Legislative Committee greatly appreciate the opportunity to work with you to continue to promote real market based "health-care reform". Please feel welcome to contact any of us at any time.

Thanks for all you do to make a difference!

HUPAC Update

Shared by Denny Wright, ISAHU HUPAC Chair



State of the HUnion Legislative News for Supporters of HUPAC

Welcome to the summer 2016 edition of the State of the HUnion, covering the months of January to June. This edition features our fundraising and disbursements for the first six months of an election year and a comparison to previous years. So far this year, the PAC is growing at 12% pace compared to 2015, which includes both candidate and administrative funds. The candidate account, which funds our contributions to federal candidates, is 5% ahead of 2012 and 24% ahead of 2014 when looking at January through June. We are on pace to hit over \$1 million in an election cycle for just the second time in HUPAC's history, which is quite an achievement and we thank you for your support. But our work is not done and our goal is to beat our 2012 election cycle number, so we'll need to nearly double our current 5% pace of growth to beat it! So let's keep up the momentum and increase the Faces of HUPAC before November 8. Before we get to the numbers, let's take a quick look at the top Senate races around the country and where they stand.

[Click here](#) to read the full edition of the State of the HUnion.



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I am your ISAHU State Membership Chair. Your local chapter has a Membership Chair, and there Regional and National Membership Chairs. What do the people serving in these chairs have in common? Their responsibility is to see that our association grows and thrives in every way possible! What is NOT their responsibility is recruiting and retaining every member who comes into our ranks, even though that's probably what many of our existing members think.

So, if that's the case, then who, exactly, IS responsible? The answer is very simple – if you have a mirror handy, please take a good look at the person who bears that responsibility – **YOU!** There just cannot be anyone better equipped to grow and retain our membership than people who are current members. After all, there's a reason you initially joined and a reason you continue to renew each year.

The reasons may have changed over time, but there's definitely something that you find to be of value in your membership! Whether it's networking, legislative involvement, compliance, educational opportunities, one of our infinity programs, or any other great benefits of membership, there is something that hits your hot button.

Doesn't it make sense to share that with others in our business who are not currently involved? I think it does, and if you have a true passion about being a member, I would think it would be satisfying to know you helped make our association a little bigger and better! My challenge to you is to make talking about ISAHU and NAHU a part of your daily conversation. If you do that, we just can't help but become a better organization.

On the off chance that my pep talk doesn't motivate you to talk to others, please keep in mind that we have a recruiting contest running from July 1st through next June 30th, with a cash prize to be awarded to the top recruiter! The amount has not been determined yet, but I believe it will be enough to get your attention! I will have more details in subsequent articles, but the time to get started is NOW! Thanks for all you do for our association.



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Chapter Updates

South Central Indiana AHU | Andrea Bogard, President

Our annual Continuing Education Day is this month and is always a great time of learning in a casual summer atmosphere. We have Joe Cerda, Mass Mutual, presenting the course, "Individual Disability Income Insurance in Multi-Life Setting," Roy Mikesch, Anthem, presenting, "Turning 65: Medicare Advantage vs. Medicare Supplement," and Joe Gilbert, Anthem, presenting, "Succeeding in the Changing Individual and Small Group Market" giving us a total of five hours of credits.

Our September meeting generally falls very close to Sept. 11th and we will have a special patriotic-themed meeting to honor and remember those we lost on 9/11 as we do every year complete with Color Guard and a local children's school choir leading us in the National Anthem and performing a medley of patriotic songs.

There are two important changes relating to our regular monthly meetings starting in September. We are moving to a new location (Mid-America Science Park, 821 S. Lake Road, Scottsburg, IN) and our start time will be 9:00 AM instead of our current 8:30 AM. Our board feels these two changes will enhance our meeting experience and be more convenient for our members and future guest speakers.



Greater Northern Indiana AHU | Don Griffey, President

Summer is here and the golf season is in full swing. Attached is the information on the GNIAHU 2016 Golf Outing (page 14 -15). Each year the GNIAHU golf outing is hailed as one of can't miss golf events of the year, 2016 will be no exception. As in previous years, a portion of the golf outing proceeds will help support a local charity. This year's charity is The Heminger House in Plymouth Indiana. Come early and test your skills with the Aflac PGA Golf Trailer. Player registrations are now being taken for this year's golf outing. The Greater Northern Chapter anticipates a full field again this year so get your registration in early!

You are cordially invited to attend the 2016 GNIAHU Medicare Symposium (page 16). Join us for a Sneak Peek into the 2017 Medicare market. We have secured the most respected

Medicare and Long Term Care sources in the country to share valuable and timely information in preparation for the 2017 Medicare Open Enrollment period. **You ARE NOT going to want to miss this event. Make your calendars For September 9th 2016!**

Hot topic items that will be discussed include:

- Current & Pending Compliance Requirements
- Short & Long Term Effects of the "Doctor Fix" in Recently Passed Legislation
- Specific Discussion & Comments on 2017 Medicare Supplement, PDP's & Medicare Advantage Plans
- Observation Status
- Using Technology & Medicare ACA Space

Southwest Indiana AHU | Jill Dear, Communications Chair

Greetings from the Southwest Indiana chapter! We installed our new slate of officers last month:

Tom Gant, Schultheis Insurance – President

Tina Hazelip, Deaconess Health Plans – President Elect

Jane Baxter, Total Benefit Solutions – Secretary

Roger Garrett, Insurance & Business Planning – Treasurer

We are scheduled to present a check to Congressman Buschon on August 22nd. He has been a proponent of our values and we look forward to seeing him and hearing his updates. We have also secured David Berman to give us guidance on utilizing a consulting fee in lieu of the shrinking and non-existent individual insurance commissions and HUPAC update 10 am, September 22 right before our golf outing (page 17).

We look forward to seeing you!

Greater Bloomington AHU | Doug Skinner, President

Our next meeting is scheduled for Tuesday September 13th 11:30 am to 1:00 pm. We are finalizing our speaker for the meeting but feel free to join us if you are in the area. It is a lunch meeting at Bobby's Colorado Steakhouse in Bloomington.

Our next event, The Annual Golf Outing Friday September 30th at Stonecrest Golf Course that we do in conjunction with our local NAIFA Chapter. Forms will be emailed any day out to players and vendors. The flyer is in this month's newsletter too (page 18).

We are looking for one-hour CE courses that we can offer after our general business meeting and lunch. If you have one and would like to come to Bloomington to present it, please get in touch with me.

Thanks!

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...Cont. on page 13

Chapter Updates, cont. from page 14

Indianapolis AHU | James Smith, President

Indy AHU recently added a new board member. Allie Billows, Sales Manager for Individual Products at IU Health, will chair our Membership Committee. Also, Allie will chair our newly formed Social Media committee and is working with our webmaster, Justin Harter at Super Pixel, to promote Indy AHU vis social media.

In an attempt to attract millennials, Allie & Justin are at the beginning stages of executing some trial social media campaigns via Facebook. Initially we're promoting the IAHU golf outing, the August member meeting and the IAHU website.

Pam Mitroff, NAHU's Senior Director of Health Reform, will be our special guest speaker at the IndyAHU member meeting on August 10th at the Woodland Country Club in Carmel.

James D. Smith, President of IndyAHU, was recently appointed by Governor Pence to serve as a member of the Indiana Producer Education and Continuing Education Advisory Council. If any members are interested in applying as a CE provider or wish to submit a class for credit consideration please feel free to contact James at 317.735.4075 or james@globalbenefitsusa.com.



Northeast Indiana AHU | Kathy Goffer, President

No Report



Northwest Indiana AHU |

No Report



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- 2nd Place \$200.00 Split
- 3rd Place \$100.00 Split



In 2001, Turning Point Housing, Inc. began restoring the Heminger House Travel Lodge, a 1937 historic home, with the intention of being a safe shelter for victims of domestic violence. On Sept. 11, 2008, Heminger House Shelter opened its doors and welcomed its first resident. Our services are free of charge, in addition, confidential. Our first concern is to respond to a victim of violence and provide her with safe emergency housing and basic needs. Secondly, we offer to them our unique E.S.C.A.P.E. program - Education, Support, Counsel, Advice, Protection & Empowerment - with the end goal being a long-term solution for each family. By offering local resources and making individual referrals to local, state and federal agencies, we help residents establish independent, safe, and healthy lives.

It is our long-term mission to break the cycle of violence and poverty by providing a caring, healing, and educational service for victims of abuse, including safe, emergency housing and related programs. It is our intent to prepare victims, and their families, so that they can learn to make independent, productive choices, which will assist them in living independently in a healthy, positive, and safe environment.

Golf Details

DATE: Monday, August 29, 2016
TIME: 11:00 AM Registration/Lunch
12:00 PM Shotgun Start
Approximately 5:00 PM
Dinner and Awards
PLACE: Blackthorn Golf Course
6100 Nimtz Parkway
South Bend, IN 46628
574-232-4633
FORMAT: Scramble
FEES: \$75.00 Per Player
\$300.00 Per Team
(you may register your own foursome, or be placed on a team)

Goody Bags

If you or your company would like to donate items for the "Goody Bags" that each golfer will receive contact Hillary Thompson at 574-231-6530 or hthompson@keystonecinsgrp.com.

2016
GNIAHU Golf Outing

PROTECTING THE CONSUMER'S FUTURE

GNIAHU

Greater Northern Indiana
Association of Health Underwriters

AMERICA'S BENEFITS SPECIALISTS



Monday

August 29, 2016

Blackthorn Golf Course

6100 Nimtz Parkway

South Bend, IN 46628

574-232-4653

Registration Information

Complete registration form and return it to GNIAHU via mail or fax no later than August 8, 2016

GNIAHU

PO Box 8335

South Bend, IN 46660-8335

Phone: 574-293-1265

Fax: 574-330-0134

All checks should be made payable to GNIAHU

Greater Northern
Indiana Association of
Health Underwriters

Don Griffey — Event Coordinator
56294 Prim Rose Circle
Elkhart, IN 46516

Phone: 574-293-1265
Fax: 574-330-0134

E-mail: don.griffey@exchangeconsultants.net



Get in the swing of things with the Aflac PGA Golf Trailer

Put your golf skills to the test at the GNIAHU golf outing!

Heisman Trophy

Photo opportunity with the Heisman Trophy
Touchscreen interactive display featuring Trivia and the
Benefits Estimator Tool
Outdoor tailgating activities

PGA TOUR

Photo opportunity with the prestigious FedExCup Trophy
“Closest to the pin” challenge on the golf simulator with a
PGA TOUR plush duck prize for the winner
“Hole-in-one Challenge” on the golf simulator
Touchscreen interactive display featuring Trivia and the
Benefits Estimator Tool
Outdoor putting green

For More Details: <https://youtu.be/MRHt4UJ3n2s>

MEDICARE LONG TERM CARE 2017 SNEAK PEEK

Greater Northern Indiana Association of Health Underwriters presents one of our most popular meetings of the year!

Join us for a half day summit and lunch at Morris Park Country Club. Craig Ritter returns as the keynote speaker, and this year we have added a 1 hour Long Term Care presentation (counts for 1 hour general CE). Meeting Agenda and Bios on the following page.

To Register, visit medicare2017.eventbrite.com or use the attached PDF.

OVER 100 AGENTS ATTENDED LAST YEAR!

Thank You to Our Sponsors:



SEPTEMBER 9, 2016 • 10AM - 2PM

GNAIHU Members before 8/31 - \$15

GNAIHU Members after 8/31 - \$25

Non Members before 8/31 - \$25

Non Members after 8/31 - \$40



CRAIG RITTER is the owner of Ritter Insurance Marketing, a national FMO for Life and Health products specializing in the Senior Market. He graduated from Penn State in 1992 with a degree in Finance. He has 23 years of insurance experience including 18 years of Life and Health. In 2014, agents working through his agency produced nearly \$30 million in Med Supplement premium and 64,000 Medicare advantage and Part D enrollments. He is a member of NAHU and is on the board of NAIFA of Greater Harrisburg.



ROB MORROW is an Account Executive with LTC Solutions, Inc., as well as a long-term care insurance expert working towards his CEBS professional designation. Working to support brokers and educate employers in a dynamic market, Rob facilitates the long-term care insurance conversation among brokers, human resource professionals and employees. Rob has a Bachelor's Degree in History from the University of Washington.

Registration Begins 9:15

NAHU Update 10:00

Visit with Sponsors 10:15

Keynote Presentation Medicare Craig Ritter 10:30

Anthem and PHP Presentations 11:30

Lunch/Visit with Sponsors 11:45

ISAHU Presentation 12:30 PM

LTC Presentation/ 1 Hr. CE 12:45 PM

Closing Remarks 1:45 PM

Adjourn 2:00 PM

Address:

Morris Park Country Club

2200 McKinley Ave

South Bend, IN 46615

Questions?

info@gniahu.org

www.gniahu.org

REGISTRATION

Thank you for your interest in attending the GNAIHU Meeting on September 9, 2016.

You can register online at medicare2017.eventbrite.com or return this form with payment to:

GNAIHU
PO Box 8335
South Bend, IN 46660-8335

Checks are payable to GNAIHU. If you have questions about registration, please contact Don Griffey at don.griffey@exchangeconsultants.net

Attendee Information

First Name

Last Name

Street Address

Address Line 2

City

State

Zip Code

Business Name

Email

Phone Number

Event Information

\$15 - NAHU Member - Early Bird before 8/31

\$25 - NAHU Member - After 8/31

\$25 - Non-Member Before 8/31

\$40 - Non-Member After 8/31



SWIAHU

Southwestern Indiana Association of Health Underwriters Annual Golf Scramble

Thursday September 22, 2016

Eagle Valley Golf Course
10350 Petersburg Road
4-person best ball scramble

Tee Time at 11:30
Dinner to follow



Please register me for the following:

- Gold Sponsor \$1,000
 - Premium Sponsor Recognition
 - Hole Sponsor
 - Closest to Pin sponsor, LD or LP sponsor
 - 4 golfers
 - Team Package
 - Silver Sponsor \$750
 - Sponsor Recognition
 - Hole Sponsor
 - Closest to Pin, LD or LP sponsor
 - 4 golfers
 - 4 Mulligans
 - Bronze Sponsor \$400
 - 4 golfers
 - Hole Sponsor
 - Dinner or Cart Sponsors \$500
 - Closest to the Pin, Long Drive or Putt \$250
 - Hole Sponsor (golfer not included): \$100
 - Individual Golfers \$75/ea
 - Dinner Only \$15
- Extras*
- Mulligan \$5
 - Skirt (men get 1 shot from women's tee) \$10
 - Player Package (1 skirt, 3 mulligans) \$20
 - Team Package (4 player packages) \$75

Sponsor Name _____

() _____
Phone

Golfer #1 _____

Golfer #2 _____

Golfer #3 _____

Golfer #4 _____

Please Mail Check & Form to:
SWIAHU
c/o Roger Garrett
101 Plaza E Blvd, Suite 201
Evansville, IN 47715

Any questions, please call...

Chris Barthel
(812) 386-7727

Tom Gant
(812) 479-8651

Roger Garrett
(812) 477-7100

or Brenda Rehl
(812) 422-4000

NAIFA & GBAHU 2016 Golf Scramble

Friday, September 30th
Stone Crest Golf Club, Bedford Indiana

Registration: 9am

Tee-off: 10am

Cost: \$75
Per golfer

This includes entry into all events, 18-holes of golf, riding cart,
lunch and chance to win various prizes!



AWARDS



- Longest Drive * Closest-to-the pin * Longest Putt *
- Hole-in-one * Lowest team score *

For more Information contact:

Doug Skinner—812-337-8245 dskinner@hoosierdental.com
Cheryl Terry—812-353-6480 Cterry@mayagency.com
Brian Beall—812-336-0231 bbeall@gatesins.com



Join Our
Golf Outing



GOLF OUTING DETAILS

We are planning a great day for you!

- 18 Holes of Golf with Cart
- 4-Person Best Ball Scramble
- Cash Prizes for longest drive, closest-to-the pin, longest putt made, hole-in-ones, and lowest team score
- Lunch will be served
- Coffee and Donuts available during registration
- Mulligan's available for \$5, limit two- per person
- Drink ticket and door prizes will be provided

Golf – I would like to play golf in the NAIFA-GBAHU Golf Outing (\$75 per person, includes golf and lunch). You can have up to four players; just list yourself and fellow golfers on the reverse side.

\$75 x _____ = _____

I am unable to play but would like to come and would like to help out, please contact Cheryl Terry.

YES NO

GOLFER REGISTRATION

GOLFER 1 Team Captain-Mail Contact Person

NAME: _____
COMPANY: _____
PHONE: _____
EMAIL: _____

GOLFER 2

NAME: _____
COMPANY: _____
PHONE: _____
EMAIL: _____

GOLFER 3

NAME: _____
COMPANY: _____
PHONE: _____
EMAIL: _____

GOLFER 4

NAME: _____
COMPANY: _____
PHONE: _____
EMAIL: _____

Individuals or partial teams welcome. We will put a team together for you!

Mail Form and Check Payable to "GBAHU" to:

ISU/The May Agency Attn: Cheryl Terry
P.O. Box 1669, Bloomington, IN 47402-1669



2016 NAIFA GBAHU GOLF SCRAMBLE SPONSORSHIPS

Please Check your Selection(s): Contributions



- Event Sponsorship** \$550
 - Receive Signage, Event Recognition, Marketing Table, One Foursome
- Lunch Sponsorship** \$400
 - Receive Signage and Verbal Recognition and Includes Two Golfers
- Beverage Sponsorship** \$250
 - Includes Signage, and one golfer
- Skills Challenge Sponsor** \$250
 - Includes one golfer
 - o Closest-To-The-Pin
 - o Longest Putt
 - o Longest Drive
- Hole-In-One Sponsors** \$150
- Hole Sponsors** \$100
 - Includes Signage at the hole
- Additional Golfers** \$75
 - Per player

IMPORTANT- To insure you have a sign we will need your forms back by Friday September 16th. We will do our best after this date but no guarantee

GOLFER REGISTRATION

GOLFER 1 Team Captain-Mail Contact Person

NAME: _____
COMPANY: _____
PHONE: _____
EMAIL: _____

GOLFER 2

NAME: _____
COMPANY: _____
PHONE: _____
EMAIL: _____

GOLFER 3

NAME: _____
COMPANY: _____
PHONE: _____
EMAIL: _____

GOLFER 4

NAME: _____
COMPANY: _____
PHONE: _____
EMAIL: _____

Individuals or partial teams welcome. We will put a team together for you!

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ISU/The May Agency Attn: Cheryl Terry
P.O. Box 1669, Bloomington, IN 47402-1669

WHY NAHU?



LEGISLATIVE ADVOCACY

NAHU's legislative efforts strive to educate officials on both the federal and state levels about the healthcare system and the vital role of the health insurance agent as a consumer resource and advocate. Through a network of key contacts, NAHU cultivates relationships that allow members to clarify issues before bills are written and votes are taken. These relationships are strengthened through actions undertaken by the Health Underwriters Political Action Committee (HUPAC).

PROFESSIONAL DEVELOPMENT

Certification programs, professional designation courses, online resources and conferences are just a few ways NAHU helps members develop professionally as well as personally. Local chapters also host regular meetings where continuing education opportunities are provided.

NETWORKING

Interacting with other insurance professionals may be the most beneficial aspect of NAHU membership. Being able to reach out to other professionals, asking questions, meeting sales representatives and learning about products are all invaluable opportunities that membership provides. NAHU also offers online networking resources that connect members across the country.

HIU MAGAZINE

All NAHU members receive a complimentary subscription to the *Health Insurance Underwriter* magazine. *HIU* is filled with valuable articles and information, including sales tips and best practice ideas.

INFORMATION RESOURCES

All NAHU members receive a customized daily update of all the top insurance news stories of the day. Members also have access to the Compliance Corner, a members-only portal of information and resources on healthcare reform.

Other Resources:

- Consumer guides and brochures for clients
- Health coverage database
- Wellness videos
- Educational and legislative webinars
- Resources for Spanish-speaking clients

MEMBERS-ONLY DISCOUNTS

- | | | |
|------------------|----------------------------|-----------------------------|
| • OfficeMax | • My LTC Office | • BenefitsCONNECT |
| • InfinityHR | • LetsTalk.com | • Plan Doc Builder |
| • Norvax | • JoS. A. Bank | • Brooks Brothers |
| • SMART | • BASIC Guru | • Allied Van Lines |
| • FedEx | • HSA Toolkit | • ACA Decision Support Tool |
| • Hertz | • National Underwriter | • SightLinx |
| • UPS | • InsuranceNewsNet | • Dell |
| • LTC Connection | • Marsh Errors & Omissions | • Dynamis |
| • CommPartners | • Smart's Publishing | |
| • ProspectZone | | |



DESIGNATIONS

- Registered Health Underwriter (RHU)
- Registered Employee Benefits Consultant (REBC)
- Disability Insurance Associate (DIA)
- Corporation for Long-Term Care Certification (CLTC)
- Certified Employee Benefit Specialist (CEBS)
- Certified Self-Funding Specialist (CSFS)

CERTIFICATIONS

- PPACA
- Medicare Advantage & Part D Programs
- CDHC
- Wellness
- Voluntary/Worksite

MEETINGS

- Capitol Conference in Washington, DC
- Annual Convention & Exhibition
- State and Local Chapter Meetings
- Discounts on Industry Meetings

For more information, visit www.NAHU.org

The National Association of Health Underwriters (NAHU) represents more than 100,000 licensed health insurance agents, brokers, consultants and benefit professionals through more than 200 chapters across America. NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage.

PROTECTING THE CONSUMER'S FUTURE



Indiana State Association of Health Underwriters

AMERICA'S BENEFITS SPECIALISTS

Association Membership Information & Application

Local Associations (select one)

- Greater Bloomington
- Greater Indianapolis
- Greater Northern (South Bend)
- Northeast (Ft. Wayne)
- Northwest (Merriville)
- South (Evansville)
- South Central (Scottsburg)



Name: _____

Company: _____

Address: _____

City: _____ State: _____ Zip code: _____

Phone: _____ Fax: _____

E-Mail Address: _____

Home Zip code (legislative purposes): _____

Sponsored by: _____

Local Dues:	\$ 45.00
State Dues:	\$ 90.00
National Dues:	\$ 270.00
Total Dues:	\$ 405.00

Form of Payment Enclosed:

- Check payable to NAHU
- Annual Credit Card
- Monthly draft (select one)
 - Checking Account (provide voided check)
 - Credit Card

Credit Card #:

- Visa
- MasterCard
- American Express

Exp. Date: ____ / ____ / ____

Signature: _____

Select the Box(es) for the Area(s) of Your Practice:

- Long Term Care
- Disability
- Managed Care
- Retirement
- Individual
- Large Group
- Small Group
- Worksite Marketing
- TPA
- Self Insured
- Medicare Supplement
- Dental

Please mail to:

Bill Robinson
 NewDay! Marketing
 739 E. Jackson Street
 Martinsville, IN 46151

You Should Join NAHU Because...

1. NAHU will protect your right to serve your clients needs.
2. You will obtain timely, informative news.
3. You can attend continuing education seminars on the hottest insurance topics.
4. You will share information with top producing insurance professionals.
5. You can participate in grassroots efforts that respond to local, State, and federal legislative issues.
6. You will benefit from a variety of member-only discount programs.
7. NAHU's Code of Ethics demonstrates to your clients your commitment to professionalism
8. You will play an active role in the future of the health insurance industry.
9. You will receive a subscription to HIU, the association's monthly magazine.
10. With NAHU following trends in Large and Small Group Managed Care Plans, Individual Health Plans, Long Term Care Insurance, Disability Insurance, and Medicare Supplements, you will benefit from membership no matter your specialty.

ISAHU's Mission Statement:

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

ISAHU's Vision Statement:

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

NOTE:

ISAHU Financial Reports are available for review. Please contact the ISAHU Treasurer for copies of the Annual Budget Report or monthly financial reports.

The ISAHU By-Laws, ISAHU Policy and Procedures and ISAHU Strategic Plan are available for review. Please contact the ISAHU Secretary to request copies.

NAHU/ISAHU Dues

According to IRS regulations, only a portion of the \$495.00 dues paid to NAHU is considered to be deductible as a "normal business expense". Federal Law prohibits the portion of member dues allocated to lobbying activities to be considered as a "normal business expense". In Indiana, the amount of NAHU dues are that are considered to be "normal business expense" deductions are:

NAHU	\$202.50
ISAHU	45.00
Local Chapters	<u>45.00</u>
	\$292.50

Note: Contributions made to the National Association of Health Underwriters (NAHU) are not deductible as a charitable contribution for federal income tax purposes.

Quick Links

• Guidelines for "Corporate List Bill Membership" Program

- [Association Membership Information and Application](#)
- [Donate to ISAHU -PAC](#)
- [Donate to HUPAC](#)



ISAHU Advertising

The ISAHU newsletter is distributed via email monthly to all members throughout Indiana and posted to our website at www.inahu.org. For more information on advertising in the monthly newsletter and/or website, please contact ISAHU's Communications Chair – Nicole Fairbairn at cicnfw@gmail.com.