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NAHU is very dedicated to professional development and education so it is our desire to provide you with both at our upcoming ISAHU Fall Symposium. The content will help you get prepared for fourth quarter and equip you with the tools to propel you and/or your agency forward into 2017.

We are happy to be able to offer 4 hours of CE, but we also have recently secured two additional speakers who will be presenting on the next generation benefits advisor and agency evolution. There will be opportunities for personal growth as well as agency/agent strategies. Equally as important, Bose will have a representative to give us a political update.

Tuesday is an educational day and Wednesday is focused on Leadership. We have two national past presidents, Bynum Tuttle and Bob Tretter, who will be helping us with leading volunteer organizations. If you have never had the opportunity to hear these two gentlemen speak you are missing out. They are two of the most respected members of NAHU and several of us are lucky enough to call them friends.

One of our newest IAHU members recently introduced me to a very dynamic coach and leader from Michigan with a super impressive resume. We now we have the pleasure of having Michael Bivens conduct an interactive session with us on how to lead and coach through change. I know you probably never have to deal with change in your job or personal life, but this really strikes a chord with me personally. Michael retired from the Kellogg Company after 31-plus years of service in April 2011. In his most recent position at Kellogg's, Mike was accountable for the development of leaders throughout the entire Kellogg Company. Key deliverables included the development of the Kellogg Business Leader Model (KBLM), the identification, assessment, and development of executive talent at Kellogg's, and the development of a Kellogg Business Leader learning and development curriculum for all leaders at Kellogg's.

All of the details regarding the Symposium which will be held at the IU Health Neuroscience Center on 9/27 are located at <http://isahu.org/events/2016-isahu-symposium/>.

There are limited sponsorship opportunities still available. Due to the venue for this event seating is limited and registrations are first-come first-served.

I hope to see you there!

God Bless America!

Jennifer Revell
ISAHU President

PROTECTING THE CONSUMER'S FUTURE

ISAHU

Indiana State Association
of Health Underwriters

AMERICA'S BENEFITS SPECIALISTS

2016 SYMPOSIUM

Tuesday & Wednesday,
September 27th and 28th

<http://isahu.org/events/2016-isahu-symposium/>

- Great speakers
- CE
- Awards luncheon
- After hours social event
- Leadership training
- Register soon at INAHU.org

**IU HEALTH NEUROSCIENCE
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**BREAKING
NEWS**

Important IU Health Plans Marketplace Change!

Shared By Allie Billows, IU Health Plans Sales Manager

As an important partner with Indiana University Health Plans we've promised you transparency, so we want to ensure you are among the first to know about an important and unexpected change we're making to our Marketplace strategy for 2017.

In light of impending regulatory deadlines and continued volatility in the Marketplace, an organizational decision was made to change the IU Health Plans level of participation in Indiana's Marketplace. Effective for 2017 coverage, we will only be offering plans *off-exchange*, so consumers will only be able to enroll directly through IU Health Plans website to receive coverage. This shift will allow us to re-assess Marketplace dynamics and consider federal response to competitor withdrawals.

Important things to know

- IU Health Plans Marketplace insurance coverage will still be available in 62 counties in Indiana *off-exchange*
- Bronze, silver, and gold member plans will be available
- Broker commissions will be available on products sold *off-exchange*
- Consumers will not be able to enroll in IU Health Plans coverage through Healthcare.gov
- Medicare Advantage and Commercial coverage will still be available through IU Health Plans and Medicaid coverage will be available through MDwise

We understand this may be a surprising change for you, and we want to stress our appreciation for your partnership. We will maintain a relationship with you moving forward and will continue to update you as we move ahead in the Individual Commercial Market.

Should you receive any phone calls from outside parties or vendors, please feel free to refer callers to the IU Health Public Relations team point, Jeff Swiatek (962-4515).

An Important Message about **INDIVIDUAL HEALTH INSURANCE**

from **Physicians Health Plan of Northern Indiana**

**MORE
Important
Industry
News!!**



PHP will be issuing a press release this afternoon announcing that **we are exiting the Individual Product Market, both ON and OFF the Marketplace.**

A members 2016 coverage will not be changed or affected in any way and will remain in effect until **Dec. 31, 2016**. Members will be notified in September of PHP's decision advising them to contact their insurance agent or broker for 2017 health insurance options.

A preview of the [press release](#) can be found on this link for your reference so you can better understand how we arrived at this decision.

"We are disappointed that we are forced to make this difficult decision," stated Michael Cahill, President and CEO of PHP, "but we have to keep in mind that we do have a responsibility to the community and the beneficiaries we serve, as a not for profit health insurer. We are committed to supporting our communities over the long term, yet believe that withdrawing from the market and refocusing our efforts on group insurance coverage and administrative health insurance services is a better use of PHP resources. By withdrawing from the individual market today, PHP can redirect the millions of dollars in losses we would incur and invest that money in areas with greater potential outcomes while continuing our mission with our beneficiaries who have relied on us since our founding in 1983."

Please feel free to reach out to **Tammy Feit, Individual Product Manager**, tfeit@phpni.com, or **Mark Shuler, Individual Sales and Service Representative**, mshuler@phpni.com, with specific questions or concerns.

Additional communication will continue as we roll out this announcement to members that will be impacted by this decision.

Thank you for your participation and support of PHP and our products.

Sincerely,

Individual Product Team



Leading Producers Round Table (LPRT)

Shared By Cindy Trahin, ISAHU Education Chair

NAHU's Leading Producers Round Table (LPRT) encourages excellence among its members by recognizing their sales achievement. LPRT members demonstrate exceptional professional knowledge and outstanding client service.

NAHU formed the Leading Producers Round Table in 1942 to recognize the successful underwriters of accident and health insurance. Today, NAHU and the LPRT Committee are committed to making LPRT the premier program for top health, disability, long-term care and worksite marketing insurance producers, carrier representatives, carrier management, and general agency/agency managers.

To qualify for LPRT, you must be actively employed in the health insurance industry and make positive contributions in your professional endeavors.

Recipients of LPRT awards will have exclusive access to professional development resources as well as discounts on NAHU services, meetings and select products. To learn more about this exclusive designation go to NAHU.org/Members/LPRT.

Qualification categories

Personal Production:

Business written by a single producer

Carrier Representatives:

An employee of an insurance carrier working with producers

Agency:

Management of a general agency or agency.

Carrier Management:

Carrier/Home Office sales managers, directors of sales & vice presidents of sales

Congratulations to our 2016 Indiana LPRT Qualifiers:

FIRST NAME	LAST NAME	QUALIFYING LEVEL	ADD'L QUALIFYING	YRS QUALIFIED	CHAPTER
Carla	Cohen	Eagle		11	Northwest
Nicole	Fairbairn	Lifetime		19	Indianapolis
Justin	Finton	Golden Eagle		2	Northeast
Kathleen	Goffer	Soaring Eagle - Carrier Rep		2	Northeast
Patricia	Griffey	Lifetime & Qualifying	Leading Producer	14	Greater Northern
William	Hartman	Lifetime & Qualifying	Soaring Eagle	16	Northeast
Matthew	Hatfield	Eagle		2	Northeast
Sue	Jones	Golden Eagle		3	Northeast
Rita	Musser	Lifetime & Qualifying	Eagle	10	Northeast
David	Shymkus	President's Council		14	South Central
Brian	Steiner	Lifetime & Qualifying	Leading Producer	10	Northeast
Cindy	Trahin	Golden Eagle		3	Northeast



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healthier
health care.

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Happy September folks. It's somewhat shocking that we're coming to the end of Summer! It feels like it just started! Here's hoping you and your family have had a great one!

Legislation and politics at the Federal level really never stops. And with this being a Presidential Election Year, that's especially true. All Presidential candidates (and many other offices) are saturating the air waves with both positive and negative ads. This will continue to heat up between now and the actual election on November 8th. So be prepared.

Invites to fund raisers and campaign rally's are also ramping up. This too will continue right up to the election for all the State and Federal offices. Again, I would encourage you all to attend whatever you can so you can hear from the candidates directly. That will assist you in making your decisions.

And as mentioned before, 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.

Another venue to see candidates are at some of the Fall Festivals going on around the state. Many of them will be in attendance so introduce yourself and say hello.

Bottom line - this Fall's election is extremely important at all levels. So study the various candidates and platforms and again get behind those that most represent your overall beliefs. Be a part of the solutions..

Federal Update

Congress has returned from their summer recess the first full week of September.

They are only expected to be in session for 33 legislative days until the end of the year, meaning that any bills with hopes of being passed have a narrow window during September and December to be considered.

NAHU is working to get several bills passed before the end of the year:

- * Working to get legislation that addresses the Medicare Open Enrollment Period (OEP) passed in an end of the year package. This legislation would restore the original OEP for Medicare beneficiaries so that beneficiaries are able to have the most flexibility in choosing the plan that is right for them.

- * Also looking to introduce a bill that would treat COBRA as creditable coverage for Medicare in the next several weeks.

- * Holding meetings on the Hill to get momentum behind H.R. 2712 and S. 1996; Legislation to streamline the employer reporting process and strengthen the eligibility verification process for the health care premium tax credit and cost-sharing subsidy.

- * Arranging a meeting with CBO to discuss MLR score

- * Trying to get on the fall schedule for the Energy and Commerce committee to discuss the MLR bill

At the end of July, NAHU sent a letter in support of S. 3244, the Aligning Children's Dental Coverage Act (ACDC), a companion bill to H.R. 3463. This legislation clarifies that individuals can have access to the same dental coverage choices both inside and outside of the marketplaces. The Senate bill is sponsored by Senators Pat Roberts (R-KS) and Michael Bennet (D-CO) and the House bill is sponsored by Representatives Morgan Griffith (R-VA) and Diana DeGette (D-CO).

NAHU submitted a comment letter in August to the Departments of Health and Human Services, Labor and Treasury on the proposed rule released in June relating to the implementation of the Expatriate Health Coverage Clarification Act of 2014 (EHCCA), excepted benefits, short-term plans, special enrollment periods (SEPs), and other issues. The comments addressed proposed requirements concerning the expatriate

law, which NAHU supported, as well as supplemental, travel and fixed indemnity coverage, and limited-duration health insurance policies.

During the last week of August, the Centers for Medicare and Medicaid Services (CMS) released the proposed 2018 Notice of Benefit and Payment Parameters. The 294-page proposed regulation provides guidance on both individual and SHOP marketplaces requirements. You can find NAHU's summary of the proposed regulation in the September 2nd edition of the Washington Update.

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 talk about 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 continues to be one of the most interesting elections here in IN for many, many years. And it may become one of the most negative of all time as well which is too bad. Voters need to know the issues and negative campaign ads tend to camouflage actual facts and positions. The races for Governor and US Senate are bringing in funds from around the nation due to the importance so look to be inundated on both radio and TV.

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.

Cont. on page 8....



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.

IDOI Update

Effort continues on possible refinement of the Small Business Definition – Bulletin 221. Input on Bulletin 229 - Fees vs Commissions has been supplied. Discussions also continue on expansion of CE courses. More information on these topics will be supplied on an ongoing basis.

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

Dwight “D” Hall attended a Senate Candidate Todd Young reception at the Lucas Estate on August 16 and attended the Indy Chamber Hobnob event at the Crowne Plaza on September 1st meeting with numerous State and Federal candidates and office holders at both events.

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.

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.ISAHU.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!

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“Dwight “D” Hall’s a Busy Guy!” (Dwight’s ISAHU Travels)



from Senate Candidate Todd Young event at Lucas Estate on August 16th, 2016



with Congresswoman Susan Brooks after participating in Health Care Forum in Noblesville on August 30th, 2016



with Senator Dan Coats at Senate Candidate Todd Young event at Lucas Estate on August 16th, 2016



with Lt Governor and Gubernatorial Candidate Eric Holcomb and his wife Janet taken at the Indy Chamber Hobnob on September 1st, 2016 at Crowne Plaza in Indianapolis

As you may know, there are a number of options available as to how you pay your NAHU dues.

You can pay annually, monthly via credit card or bank draft, or for some of you, your employer may pay the dues for you. You might be aware that, like the products we all sell, the very best membership retention occurs when dues are paid on a monthly bank draft.

What you may not know is that it costs NAHU around **\$100,000** per year in fees for those members who pay via credit card, which is money that could certainly be used for better things! So, if you aren't paying via bank draft, PLEASE consider doing so. If saving your association money isn't enough enticement, there is a campaign running through the end of the year for those who switch, with the potential for you to win a \$250 gift card and a \$500 grand prize gift card! Fourteen of the gift cards will be available, so if you switch you just might win a great prize. (see page 11!)

Think of it this way – by simply switching to a bank draft and saving NAHU a substantial amount of money, you might win a card that is over 60% of your annual dues! There is also a similar campaign for new members who join during this time and pay by bank draft, so it's an awesome opportunity for anyone who is interested in joining. There is a flier in this newsletter with the details, but please don't hesitate to ask your local Membership Chair or contact me if you have any questions. I hope you will help NAHU eliminate some very unnecessary expense!

On another note, please remember that there are two year-long contests going on in Indiana – the ISA-Hoosier Bucket Challenge for local chapters and an individual recruiting campaign with a cash prize to the person who recruits the most members from July 1, 2016 through June 30, 2017. The cash amount is still being determined, but I think it will be an attractive sum! I will have more information each month in my article. As always, thanks for all you do!



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It's a Win - Win

Start off the new year with less on your to-do list and more in your wallet!

New members who join on bankdraft & members who renew and switch to bankdraft between **September 1st** and **December 31st** will be entered into a drawing to **win up to \$750!**

14 winners will be drawn from each group to receive a \$250 gift card. Then one final **grand prize drawing** for a **\$500 gift card** will be drawn with the potential to win both drawings worth \$750!

For more details contact membership@nahu.org

Member Anniversary Celebrations

August & September 2016

Jeffrey Goodwin	IMASERV, Inc./IN Manufacturers Assoc.	32 yrs	Gina Clevenger	Clevenger Insurance	9 yrs
Daniel Oberlin	Oberlin Marketing Co, Inc.	27 yrs	Lisa Andreae	Advantage Health Solutions	8 yrs
Nicole Fairbairn	Creative Insurance Concepts Inc.	24 yrs	Linda Parish	Suitable Solutions	8 yrs
Patricia Brooks	Retired	20 yrs	Steven Snyder	Old National Insurance	8 yrs
Gary Billings	Billings Insurance	20 yrs	Janas Knox	ONI Risk Partners	7 yrs
Douglas Skinner	Hoosier Dental Plans	16 yrs	Chandra Coffee	HCC	7 yrs
Linda Passmore	All Insurance Solutions	16 yrs	James Welch	Employee Plans, LLC	7 yrs
Debra Rykovich	1st Source Insurance	16 yrs	Jeffery Rudes	SIHO Insurance Services	7 yrs
Amanda Petty	Renaissance Family of Companies	15 yrs	Amy Hallaert	MedPartner Administrative Services	7 yrs
Nancy Swank	AFLAC	14 yrs	Joseph Gilbert	Anthem BCBS in Indiana	6 yrs
Richard Buchanan	ISU Insurance and Investment Group	14 yrs	James Chesterfield	Insurance Benefit Consulting, LLC	6 yrs
Martin Walthers	R.H. Clarkson Financial Services LLC	13 yrs	Byron Kauffman	Wetzel Insurance Agency, Inc	6 yrs
Billy Bridwell	Keystone Ins. & Benefits Group, LLC	13 yrs	Alicia Webber	The Healy Group	5 yrs
Daniel Hovanec	PMG Agency	13 yrs	Mike Miles	Gregory & Appel Insurance	5 yrs
Sheryl Alexander	Gregory & Appel Insurance	13 yrs	Kevin McShay	Encore Health Network	5 yrs
Douglas Sidebottom	National Financial Partners-NFP	13 yrs	Jennifer Rhodus	Encore Health Network	5 yrs
Noel Hinman	Professional Services	12 yrs	Shawn Norris	Clippinger Financial Group LLC	5 yrs
Bridget Redmon	ISU Insurance & Investment Group	12 yrs	Donald Wesolowski	Wesolowski Insurance Agency	5 yrs
Robert Strickland	Indiana University Health Plans	12 yrs	Barbara Wood	Financial Center	4 yrs
Larry Mayfield	Zeller Insurance, LLC	11 yrs	Randy Lehman	Dalton & Company	3 yrs
Carolyn Beck	SIHO Insurance Services	11 yrs	Jason Lester	Sycamore Insurance Associates LLC	3 yrs
Scott Clippinger	Clippinger Financial Group LLC	11 yrs	Jonathan Mayo	Gregory & Appel Insurance	3 yrs
Timothy Schrader	Associated Brokerage Companies, Inc.	11 yrs	Terry Lothamer	Employee Benefit Solutions, Inc.	3 yrs
Rochelle Forrest	Encore Health Network	10 yrs	Mindy King	St. Francis Insurance Services	2 yrs
Tina Hazelip	Deaconess Health Plans, LLC	10 yrs	Georgia Mead	Anthem	2 yrs
Tami Meeks	Physicians Health Plan of Northern IN, Inc	9 yrs	Jesse Carrasquillo	Easy Street Insurance, Inc	1 yr
Don Griffey	Hailey-Campbell, Inc	9 yrs	Martha Brown	Anthem	1 yr
Glen Parker	Legal Shield	9 yrs	Deborah Buckman	Sanders Agency	1 yr
			Marjorie Reynolds	M & L Financial Solutions, LLC	1 yr
			Sondra Gardetto	SJRM-Health Insurance Services, LLC	1 yr
			Candice Leuthold	SJRM-Health Insurance Services, LLC	1 yr
			Andre Waddell	Saint Joseph Regional Medical Center	1 yr
			Devereaux Candebat		1 yr
			Roy Mikesh	Anthem Blue Cross/Blue Shield	1 yr
			David Miller	Preferred Benefits Group, LLC	1 yr
			Lisa Heintzberger	Healy Group	1 yr
			Isaac Campbell	Hatfield Insurance Services LLC	1 yr

Welcome Our New Members

July & August 2016

Jenelle Smith	Parkview Health
Allison Billows	IU Health Plans
Rhonda Baker	Stewart, Brimner, Peters & Co., Inc.
Danielle Holden	Stewart, Brimner, Peters & Co., Inc.
Michelle Smith	Keystone Insurers Group
Edward Judkins	AFLAC
Brett Bussell	ACA Prime
Sherrie Kramer	The Sanders Agency

Chapter Updates

Northeast Indiana AHU | Kathy Goffer, President

Summer is Hot and so it NEIAHU!! We had 5 members attend the Leadership Conference in Chicago. A shout out to Ava Lillmars, Crystal Michel, Amber Frey, and Cindy Trahin for taking time away from work and family to attend this event. We enjoyed a fun dinner with the other Indiana attendees - thank you ISAHU for the special treat!

Our program committee is on fire with our upcoming speakers and our Public Service team is searching for outstanding not for profits to showcase. In addition to our monthly membership meeting which includes a 2 Hour CE with Mike Nader of Faegre Baker Daniels, and visits from State Senator Jim Banks and Past State President David Berman, we will be hosting the two LIVE NAHU Webinars. The dates are Oct 5th and Dec 1st and will be held at the Kachmann Auditorium on the campus of Lutheran Hospital. Check out the full line up of events at www.neiahu.org and register. All are Welcome and we'd love to see you there!

Golf Outing September 16th!! Our committee is still hard at work planning for a great day of golf, networking, and fun. A portion of the proceeds will benefit Erin's House. To register, sponsor, donate or volunteer, contact Dotty Wiggin at dotty@dehayes.com or call (260) 424-5600.

Ruste Pontenberg and I attended the State Leadership & Strategic Planning session. As a local chapter president, I look forward to partnering with our state board on this year's initiatives.

Our chapter would like to thank the State chapter for its generous support. We appreciated the State board voting to cover the local chapter's portion of the annual insurance premium for this year, as well as, encouraging local chapters to participation at Annual convention and Leadership training. Your support is very much appreciated.

Continued Success!



Indianapolis AHU | James Smith, President

Indy AHU recently added a new board member, Brett Bussell. Brett will chair our Communications & Technology committee. Brett is a technology expert and is CEO of Channel Bound (www.channelbound.com), which provides compliance & technology solutions for the insurance broker, accounting & software vendor sectors. Brett also has an ACA technology solution called ACA Prime (www.acaprime.com) and has been a sponsor at NAHU events such as the Region 3 meeting in Chicago. Brett will be working closely with our webmaster, Justin Harter at Super Pixel, and Allie Billows, Membership/Social Media Chair, to bring relevant content to our members as well as membership communication best practices. This is a continuation of our efforts to attract millennials as well being relevant in today's health insurance environment.

Also, Brett is a part owner of Morty's Comedy Joint (www.mortyscomedy.com) and has graciously offered to host future IAHU / ISAHU events at Morty's. If this is of interest to anyone then he said that Thursday's are best. What they typically do for corporate clients is to have a private event from 5:30-7 - drinks, light apps, and presentations, and then guests to the event attend the show complementary at 7:15. The show would open to the public at 7 for Thursdays.

The IAHU golf outing has been rescheduled 2 times due to weather. 3rd times a charm and it will happen (hopefully) on September 8th at Maple Creek CC in Indy.

Finally, there will not be a member meeting in September. Stayed tuned for future meetings as this will be communicated via email and postcard mailing.



...Cont. on page 14



Connect with ISAHU

What type of social media do you use? Check out ISAHU on one of the following:



Like us on Facebook!



ISAHU is now on Twitter! Please follow us @INSTAHU for updates on what is happening with your State chapter.

Chapter Updates, cont. from page 13

South Central Indiana AHU | Andrea Bogard, President

South Central recently held its September meeting. The first portion of it was held outside in a courtyard and was dedicated to remembering the events of September 11, 2001. An honor guard from American Legion Post 204 in Sellersburg presented the American Flag and a student choir from Grace Christian Academy led our group in the National Anthem, then sang a medley of patriotic songs. Also in attendance were the staff of Mid America Science Park where our meetings are held and parents of the choir. It was my privilege to welcome everyone and lead us in a moment of silence.

Our next meeting will be held at the Mid America Science Park in Scottsburg on October 13th. This is now our permanent meeting place and we have a new meeting start time of 9:00 AM.



Courtyard 9/11 remembrance

Member Greg Allen holds a flag created with the names of those who lost their lives.



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Northwest Indiana AHU |

No Report



Southwest Indiana AHU | Jill Dear, Communications Chair

No Report



...Cont. on page 14



- .Lead Program!**
- .Weekly Training!**
- .Earn Trips!**



Tim Lankford

(800)388-8342 ext. 386

www.gordonmarketing.com

tim@gordonmarketing.com



Chapter Updates, cont. from page 14

Greater Northern Indiana AHU | Don Griffey, President

Upcoming Meeting October 7th

The Greater Northern Chapter cordially invites you to attend our Annual ACA Open Enrollment Expo. Our guest speaker will be taking us behind the scene at healthcare.gov for a detailed look of how the On Exchange process works. In addition our speaker from FSSA will update those in attendance on the policy, procedure and protocol for the HIP and HIP Link programs in Indiana. (see page 18 & 19)

In addition to our speakers the Greater Northern Chapter will be broadcasting a one hour webinar by Janet Trautwein on what to look for as we approach the national elections. (1 Hour CE Credit Pending)

2016 GNIAHU

Golf Outing

The Greater Northern Chapter conducted its annual golf outing on August 29th. There were 64 golfers that participated in the outing. This year's charity was Heminger House in Plymouth Indiana.



The Greater Northern Chapter is pleased to help this worthwhile charity that provides support for abused individuals in the Michiana area.

The Greater Northern Chapter is also pleased to announce that we were able to make a donation to fellow NAHU members in the state of Louisiana that have been affected by the recent flooding.



HUPAC At Work

Pat Griffey, Mike Reddy and Don Griffey presented a check from HUPAC to 2nd District Congresswoman Jackie Walorski for her continued support of NAHU priorities.

Greater Bloomington AHU | Doug Skinner, President

As you read this we will have had our September meeting and that will wrap up our meetings for the calendar year as we take the 4th quarter off during the crazy multiple enrollment periods.

We do have one more event this month we are working on. 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 have been sent and you should have seen one. If you would like to sponsor or play please contact me players and vendors. (see page 17!)

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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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 or
(812) 477-7100

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!

Mail Form and Check Payable to "GBAHU" to:

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

PROTECTING THE CONSUMER'S FUTURE

GNIAIU

Greater Northern Indiana
Association of Health Underwriters

AMERICA'S BENEFITS SPECIALISTS

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

October 7th, 2016 • 10am to 2pm

Join us for a half-day summit and lunch at

Morris Park Country Club

2200 McKinley Avenue • South Bend, Indiana 46615

with Scott Klonowski, CEO, as our keynote speaker.

This year we have added a 1-hour webinar with **Janet Trautwein** discussing what to look for as we approach our national elections. (1-hour CE credit approval pending)

**THANK YOU
TO OUR SPONSORS:**



REGISTRATION FORM

Thank you for registering to attend the GNIAHU Meeting on October 7th, 2016.

You may register online at <http://aca2017.eventbrite.com> or return this form with payment to:

GNIAHU • P.O. Box 8335 • South Bend, IN 46660-8335.

Please make checks payable to GNIAHU. If you have any questions regarding registration, you may contact **Don Griffey** at don.griffey@exchangeconsultants.net.

Full Name

First: _____ Last: _____

Address

Street Address: _____

Address Line 2: _____

City: _____ State _____ Zip Code _____

Business Name: _____

E-mail: _____

Phone Number: (_____) _____

Even Information

Please select the type of registration you would like:

- NAHU Member - Early Bird - Before 9/28 . . . \$15.00
- NAHU Member - After 9/28 \$25.00
- Non-Member - Early Bird - Before 9/28 \$25.00
- Non-Member - After 9/28 \$40.00

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



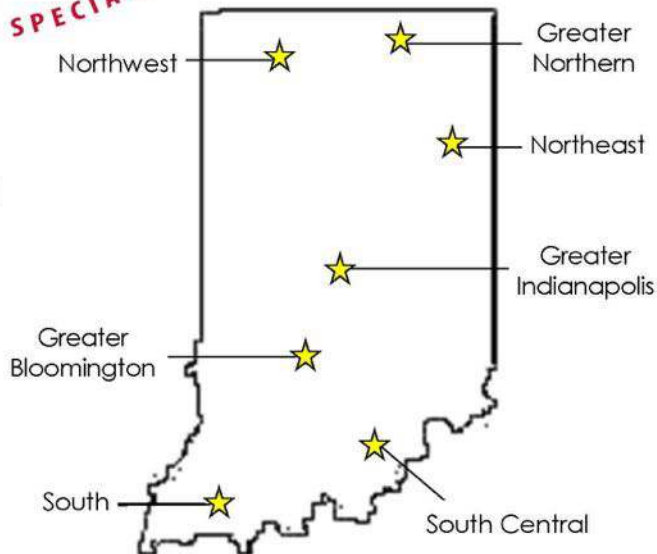
Indiana State Association of Health Underwriters

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:

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 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](#)



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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.