## October 2016

## ISAHU News

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Thank you to all of you who attended the ISAHU Symposium at the IU Neuroscience Center at the end of September. Those in attendance gave positive feedback on the reinvention of our annual event. Also in attendance was our NAHU Region III RVP, Denise VanPutten who was impressed that we had so many well respected NAHU speakers from across the country presenting to our members and guests. It is ISAHU's belief that this event will, in the future, morph into a leadership forum in which our current and future leaders will be presented with skills to help them grow professionally and which can also be applied to their personal lives as well.

We were honored to have Brian Bosma, Indiana State Speaker of the House attend to receive the ISAHU State Legislator of the Year award. Hodge Patel, State Director for Joe Donnelly's office, was also in attendance and accepted the ISAHU Federal Legislator of the Year Award on behalf of Mr Donnelly who unfortunately could not attend, but sent us a video thanking us for the award.

It has been years since I have been involved in planning an event like this and a person tends to forget all of the hard work that goes into the planning. I was so fortunate to have such a great committee who worked alongside me to plan and organize. Thank you to: Bill Robinson, Samantha Watson, Cindy Trahin, Anita Strauss, Carolyn Beck, Josh Kelly, Jennifer Mitchen and Rob Strickland. Rita Musser also helped out with the finances and last minute details.

Lastly, thank you so much to our *Corporate Sponsors* who make these events possible: Anthem, Tokio Marine HCC, PHP, BCP and Gordon Marketing. Our symposium sponsors were: Encore Health Network and ACA Prime.

Jennifer Revell ISAHU President



## **Award Winners!**

By Carolyn Beck, ISAHU Awards Chair

Congratulation to all the recent Award winners recently presented at the ISAHU State Symposium! It is an honor to have the opportunity to recognize many in our industry that do so much for their community and their local organizations of NAHU. Listed below are those that were honored during the Awards program held on September 27<sup>th</sup>, 2016 at the annual ISAHU State Symposium:

### Federal Legislator of the Year

Senator Joe Donnelly

### State Legislator of the Year

Brian C Bosma, Indiana Speaker of the House

### **Hoosier Spirt Award**

Trenton Hahn, Vice President - Bose Public Affairs Group

### **Corporate Partner Award**

Anthem

## State Legislative Excellence Award Dwight "D" Hall

### **State Volunteer Committee Member of the Year**

Anita Strauss

### **State Member of the Year**

Carolyn Beck

### State Chapter of the Year

Southcentral AHU

### **Chapter of the Year Recipients:**

Greater Bloomington AHU – Jim Santo Indianapolis AHU – Robert Strickland Northeast AHU – Amber Frey Southcentral AHU- Larry Mayfield Southwest AHU - Carolyn Beck









# INTRODUCING THE MEDICARE CERTIFICATION COURSE ONLINE

**Shared By Cindy Trahin, ISAHU Professional Development Chair** 

This course is an intermediate introduction with a retrospective of the Medicare program's long and varied history since its introduction in 1965, aimed at helping you better understand the complexities of the senior health market and the details of the various Medicare-related products that are now available. There will be discussion covering origins and original intent of Medicare, Social Security and Medicaid, and go on to chronicle some of the major legislation and recent changes that has shaped the products we sell today. The discussion then turns to the current market as well as what the system could look like in the future, and closes with an explanation of how agents can best serve their client navigation through the Medicare maze.

This course is designed to strengthen agents' and brokers' ability to provide the critical information beneficiaries need to make well informed decisions. Agents learn Medicare present costs, the different types of Medicare Advantage and Part D prescription drug plans, eligibility and coverage, and all of the CMS and Medicare Advantage regulations.

The course has been filed for CE credit in the state of Indiana, but it is still pending.

### Course Highlights:

- Introduction to Medicare insurance
- The future of Social Security, Medicare and Medicaid
- Medicare Part A and Part B in depth
- Medicare Advantage and Part D in depth
- SNPs, dual eligibles and getting extra help
- Selling Medicare-related products
- Selecting the right plan and options
- Regulations and recent changes to Medicare

### Registration Fees/Continuing Education Credits:

The cost of the Medicare Certification course is \$495 for members and \$643.50 for non-members, which includes online instruction in four one-hour webinar modules, a final exam and continuing education credits (CE status by state and rules). Upon completion, the student will receive a certificate of completion as a Certified Medicare Professional. This course is for educational purposes only and does not fulfill the CMS annual requirement.

Agent/Broker Training & Testing Guidelines

### **Enrollment:**

Course instruction will be delivered through NAHU's Online Learning Institute (OLI). Click here to enroll.

### **Exclusive Added Value for Members:**

Promotion of each certified specialist through NAHU's Find an Agent feature

### **Have Questions?**

Contact Student Services with questions or comments at 844-257-0990 or <u>professionaldevelopment@nahu.org</u>.

ISAHU www.inahu.org

October 2016



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Happy October folks and it appears that Fall weather is upon us. The other thing upon us of course is the upcoming election. And it's an interesting one for sure!

We're coming down to the final days and saying that things are heating up would be understatement. Negative ads are everywhere for offices from President to US Senate, to Congressional seats to Governor to State House seats. I'll suggest to you that this is unprecedented in my lifetime and it's really difficult to sift through to get to actual facts. But it's up to everyone to at least try.

One way to do it is to try to attend local candidate forums or fund raisers where candidates speak and take questions from the audience. Seeing candidates in person can be vastly different from what you see on TV or in ads.

And as mentioned many times 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.

You may also catch candidates at some of the Fall Festivals going on around the state. Many of them will be in attendance so introduce yourself and say hello.

Ultimately, it will be up to you to participate in the Nov 8<sup>th</sup> election and be part of the direction of both our state and country. Please take your responsibility seriously and be a part of the solution.

### Federal Update

The ACA is becoming more of a topic in the Presidential debates and Senate debates. It will probably remain so right up to the election.

Congress is basically home campaigning over the next several days through the election. So not a lot of action will take place in Washington, D.C. until afterwards. With that said though, our

## Legislative Update Dwight "D" Hall

NAHU folks continue their efforts to hopefully gain traction with issues like COBRA as credible coverage for Medicare.

Other items being addressed are:

- 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.
- 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

Other areas of continued effort have to do with comment letters and letters of support that NAHU supplies on an ongoing basis on various topics. Some examples of these were reported in last month's article.

### Other items:

Operation Shouts continue to come out on what seems to be weekly basis. Please do respond as quickly as possible once you receive them. 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 of course don't forget to visit <a href="https://www.nahu.org">www.nahu.org</a> for more detailed information on all NAHU Federal legislative activities.

And as I always mention, remember 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**

The entire House is up for election and 1/2 of the Senate. As mentioned last time, this continues to be one of the most interesting elections here in IN for many, many years. And as I mentioned above, it may well become one of the most

negative of all time as well. Voters need to know the issues and negative campaign ads tend to camouflage actual facts and positions.

I again encourage you all to get out and support your candidates of choice. Having folks in the Governor's office and 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.

### **IDOI** Update

As reported before, 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 October 24<sup>th</sup> 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 an Insurance Institute event on September 14<sup>th</sup> with House and Senate Insurance Committee members. In addition, I also attended an event at the Fair Grounds with most of the House members in attendance. And I also attended an event at the JCC on September 29<sup>th</sup> with various House and Senate candidates for Marion and Hamilton county participating.

Again, I encourage you all to look for and attend such events whenever possible.

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.

.....continued on page 6



### Legislative Update Cont. from page 5

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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other topics.

Dwight Hall and Todd

tation on September 19th at Another Broken Egg on

Meridian St in Indianapo-

lis. Dwight met Todd and one of his campaign staff

there for discussion on healthcare and various

Rokita taken after HUPAC contribution check presen-



### Membership—Recruiting Contest Standings—Where Are You?

by Bill Robinson, ISAHU Membership Chair

It's time for an update on our year-long recruiting contest. Through September there have been sixteen new members recruited by ten different existing members. Right now we have two people who have recruited two new members – **Nancy Blake** from NEIAHU and **Larry Sanders** from GNIAHU. Congratulations to our front runners – their efforts are greatly appreciated! As a reminder, the contest is very simple; whoever recruits the most new members from July 1, 2016 through June 30, 2017 is the winner of a yet to be determined cash prize. However, depending on how much sponsorship money we are able to raise, the contest may be modified to include a prizes for second and, possibly, third place! At this point, there are commitments for \$450 from the following people/companies:

Roger Skinner – Argus Dental Vision Brett Bussell – ACA Prime Jennifer Revell – IU Health Plans

The cost to be a sponsor is \$150, and the sponsors will be recognized in this column and at various events for the remainder of this ISAHU year. If you, or your company, have an interest in being a sponsor, please contact me at 317-695-5683.

Also, please don't forget our year-long chapter contest, the ISA-Hoosier Bucket Challenge! This is a chance for your chapter to rise above the rest and win the very first ISA-Hoosier Bucket – galvanized, and filled with all kind of things made right here in the great State of Indiana. I hope you will see this contest for what it is – a chance to grow your chapter, compete with the other locals for bragging rights, and have some fun in the process!

One last thing – please remember the national bank draft contest which I covered in last month's issue. The contest is for new members signing up on bank draft and existing members renewing who transfer from their current payment means to a bank draft. Those people will have the chance to win a \$250 gift card while they help NAHU save a lot of money on the fees associated with credit card payments. Again, if you have questions, please feel free to give me a call. As always, thanks for being a member and staying a member!



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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

Roger Skinner	Argus Dental and Vision	32 yrs Ky Yarling	Colonial Life & Accident Insurance	11 yrs
D. Hattabaugh	Hattabaugh & Associates, Inc.	25 yrs Anthony Flittner	Dillow, Flittnert Hofmann Insurance Benefits	7 yrs
Brendan Haffey	Brown & Brown, Inc.	24 yrs Patricia McGowan	Neace Lukens	4 yrs
James Handley	Handley Benefits	24 yrs J Allan Hall	J. Allan Hall & Assoc.	3 yrs
Rebecca Vaughan		21 yrs Michael Judge	Washington National Insurance	3 yrs
Scott Davis	Keystone Insurance & Benefits Group	20 yrs Chad Heilman	Summit City Insurance	3 yrs
David Shymkus	Dunn & Assoc. Benefit Administrators, Inc	20 yrs John Rockstroh	Rockstroh	3 yrs
Brian Liechty	TCU Insurance	18 yrs Jody Kinsey	USI Insurance Services	3 yrs
Robert Reese	RJ Reese Insurance Agency	18 yrs Beni Barriger	United Healthcare	2 yrs
Jackie Clindaniel	At Your Service	18 yrs Jim Mansfield	Mansfield Insurance Agency Inc	2 yrs
Brent Chanley	Brent Chanley Agency, Inc	13 yrs Hillary Thompson	Keystone Insurer's Group	2 yrs
Joseph Stafford	Crossroads Insurance Benefits, Inc	13 yrs Mark Shuler	Physicians Health Plan of Northern IN, Inc	1 yr
David Dionne	Dave Dionne Insurance	12 yrs Vicki Shelton	MissionPoint Health Partners	1 yr
Roxanna Bixler	Marley Insurance	11 yrs Lisa Heinkel	The Hylant Group	1 yr

# Velcome Our New 1

Old National Bank



### James Ewen Laven Insurance Agency Christine McLean Sanders Insurance Alan McCloskey Consolidated Union Roger Fisher Consolidated Insurance Services Natalie Bunnell

Mass Mutual



### **Connect with ISAHU**

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



Joe Cerda

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**

### Northeast Indiana AHU | Kathy Goffer, President

Northeast Indiana AHU chapter continues to rock! Last month we held our annual golf outing raising funds for the Chapter's Public Service endeavors. Jeff Fabini and Dotty Wiggin along with their team, Ava Lillmars, Tami Meeks, Bill Hartman, Justin Finton, Dianne Schaffner, and Ruste Pontenberg, put together a fabulous event. The weather was ideal and the energy and excitement was definitely in the air. This team pulled together and delivered an impressive victory! We were able to raise over \$1100 for Erin's House. The committee is already planning next year's event. So, mark your calendars for September 15, 2017.

Congrats to Edward Judkins, Media Relations chair, for getting a "HIT" on his first Press Release showcasing our September meeting with our charity gift giving and special guest speakers David Berman, ISAHU immediate past president and the Honorable James Banks.

Our Chapter had four board members attend this year's ISAHU Symposium. The second day which focused on leadership, was especially pertinent. Regardless of your position in your company, professional association or chapter, we are all called to be leaders.

Nancy Blake, HUPAC Chair, participated in the Region 3 telethon campaign. She reached out to past contributors and new members alike asking for their support for our legislative initiatives. Nancy's goal is to help our members understand how their contributions help our industry and clients by educating our legislators.

October is a crazy busy month for us; not only as a chapter but professionally, too. This month we will hold the LIVE NAHU Webinar on October 5<sup>th</sup>; host a legislative meeting on October 10<sup>th</sup>, and gather for our monthly membership meeting October 17<sup>th</sup>, where Mark Rogers from Delta Dental will be presenting a 1 CE.

I wish all of you the best 4<sup>th</sup> quarter, yet!! Go AHU Members!!!



### Greater Bloomington AHU | Doug Skinner, President

We completed another successful golf outing on September 30<sup>th</sup>. It rained a bit before we started and poured down about 90 minutes after we were finished but the weather during worked out well. Thanks to Cheryl Terry and Brian Beall on the golf committee and to all of our "Day Of" Volunteers who make the event run so smoothly.

Our next meeting is not until January; we are taking the fourth quarter off due to the demands on your time with the overlapping open enrollments. It is possible we may reach out and contact you for a special meeting yet in October to meet the Candidate for the 9<sup>th</sup> District Congressional Seat. We would do this with our local NAIFA Chapter at most likely a different even for just the meeting only. I will keep you posted if this is a go.

Thanks!

### Indianapolis AHU | James Smith, President

Indy AHU will host our October member meeting on the 12<sup>th</sup> from 7:45 – 10:30AM at the Woodland Country Club in Carmel. This will be our 2016 Election Roundtable discussion with local candidates. Following the discussion we will rebroadcast Janet's 10/5 election preview webinar for 1 CE.

We will sponsor and participate in our annual Halloween party for the kids at Damar Services on the 26<sup>th</sup> from 5 – 8pm. Damar Services is our primary charity and they specialize in working with children that have developmental and behavioral disabilities. All members (and non-members) are welcome to come and participate. More info can be found at <a href="https://www.indyahu.org/events">www.indyahu.org/events</a> or <a href="https://www.damar.org">www.damar.org</a>

## Greater Northern Indiana AHU | Don Griffey, President

GNIAHU conducted their Annual Medicare Symposium on September 9<sup>th</sup> 2016. Typically this this is the largest event of the year for GNIAHU. The 2016 meeting brought in more attendees than any previous GNIAHU meeting, with 40% of the attendees being non-members. A big thank you to the keynote speaker Craig Ritter from Ritter Insurance Marketing for his outstanding presentation and support of the GNIAHU Symposium.



Upcoming Holiday Extravaganza GNIAHU is pleased to present our Holiday Extravaganza on December 16<sup>th</sup>, 2016 (see page 13). GNIAHU members and guest will have an opportunity to relax from the busy January 1<sup>st</sup> 2017 enrollment deadline. During the meeting the chapter will broadcast a webinar conducted by NAHU CEO Janet Trautwein. Janet will explore how NAHU sees the election results and what NAHU's approach will be as we usher in a new Congress and President.

### Northwest Indiana AHU

No Report



...Cont. on page 11

### Chapter Updates, cont. from page 10

### South Central Indiana AHU | Andrea Bogard, President

The leadership and members of South Central would like to thank the ISAHU Awards team for honoring us as **Chapter of the Year**. We received this news at the State Symposium and were so pleased! Under the leadership of former president Larry Mayfield, we accomplished so much with increases in membership, one of only four NAHU chapters to receive Platinum Certification, full board participation in HUPAC and many others. Larry was also voted our local chapter's Member of the Year!



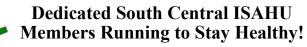
South Central members attending the State Symposium: *LtoR* Jessica Croquart, Linda Heckman, Andrea Bogard, Bridget Redmon, Larry Mayfield, Bill Robinson. (Not pictured: Chandra Coffee)

Some of you will remember Jim Pridgen as the lunch speaker at our State Medicare Summit last spring. Jim will be returning to our chapter for a second time as our guest speaker November 10<sup>th</sup>. There seems to be no limit to Jim's knowledge on a number of topics and we look forward to him sharing with us again.

Have your chapter leaders considered adopting our idea of charitable donations? Each month we bring in a specific item (s) for a local clearinghouse based on what is most needed at the time. We were able to collect over 1000 separate items like peanut butter, detergent, toothpaste, mac n cheese, toilet tissue, shampoo, as examples, simply by asking members to bring them to our monthly meetings. This is making a difference in Scott County and surrounding areas the clearinghouse serves.

Our monthly meetings are held the second Thursday of every month at the Mid America Science Park in Scottsburg, a central location for our chapter's twelve counties. Our meeting start time is 9:00 AM. Everyone is welcome!









**Brian Walsh** pictured with daughter Matison and **Mike Ketron** pictured with daughter Morgan recently completed the *Mill Race Half Marathon* in Columbus, Indiana. Congratulations to both Brian and Mike! You can't complete a race like this without dedication!!!



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### Chapter Updates, cont. from page 11

## Southwest Indiana AHU | Jill Dear, Communications Chair

Greetings from the Southwest Indiana chapter! We recently celebrated HIA Week with a proclamation from Mayor Winnecke for the week of October 2-8, 2016. This is a timely subject to make everyone aware of the importance of health insurance and the value of an informed and educated agent.

Our golf outing on September 22<sup>nd</sup> was a great success and a good time was had by all who attended. David Berman did a fantastic job of explaining how they garnered approval from IDOI to utilize the consulting fee agreement.



We're looking forward to our next webinar with Janet Trautwein and the Holiday Party in December.

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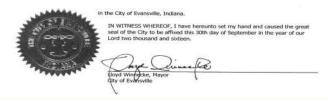
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## **WHY NAHU?**



### 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

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- InfinityHR
- Norvax
- SMART FedEx
- Hertz
- · UPS
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- CommPartners
- ProspectZone

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- LetsTalk.com
- JoS. A. Bank
- BASIC Guru
- · HSA Toolkit
- National Underwriter
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- · Plan Doc Builder
- · Brooks Brothers
- · Allied Van Lines
- ACA Decision
- Support Tool
- · SightLinx
- Dell
- · Dynamis



### **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.



**Association Membership** Information & Application

### Local Associations (select one)

☐ Greater Bloomington	☐ Northeast (Ft. Wayne)
$\square$ Greater Indianapolis	$\square$ Northwest (Merriville)
$\square$ Greater Northern	$\square$ South (Evansville)
(South Bend)	☐ South Central (Scottsburg

Name:			
Company:			
Address:			
City:		Zip code:	
Phone:	Fax		
E-Mail Address:			
Home Zip code (legislati	ve purposes):		

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

_	Long Term Care
_	Disability

Small Group

Worksite Marketing

Managed Care

TPA Self Insured

Retirement Individual

Sponsored by:

Medicare Supplement

 Large Group \_ Dental

		<b>☆</b>	— Northeast
	<b>☆</b>		_ Greater Indianapolis
Greater Bloomington	☆	_	
South _	**************************************	South	Central

Greater Northern

### Form of Payment Enclosed:

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\$ 45.00

\$ 90.00

\$ 270.00

\$ 405.00

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= Annual Credit Card

Local Dues:

State Dues:

**Total Dues:** 

National Dues:

- ☐ Monthly draft (select one)
  - Checking Account (provide voided check)
  - Credit Card

### Credit Card #:

- □ Visa
- □ MasterCard
- □ American Express

Exp. Date:/
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### 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.

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 **ISAHU** 45.00 **Local Chapters** 45.00 \$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 <a href="www.inahu.org">www.inahu.org</a>. For more information on advertising in the monthly newsletter and/or website, please contact ISAHU's Communications Chair - Nicole Fairbairn at cicnfw@gmail.com.