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HUPAC Post Election Report

Denny Wright, State HUPAC Chair

My two initial thoughts in the wee hours of Wednesday morning after the results of the election were known were 1) my faith in the political process has been restored and 2) this truly was a very historic election. As everyone is well aware, this has been a very long and grueling election cycle that seems like it had been going on forever. My wife made the comment a few days before the election one night while we were preparing dinner and on the TV in our kitchen negative campaign ads were running constantly that it would be nice if everyone who early voted could simply push a button on the TV remote to filter out all campaign advertising and political commentary.

Regarding the historical election comment, this has probably been the most unique election cycle in our lifetime. This election featured two very unique presidential candidates that almost everyone had some issues with, a very divided and angry (maybe a better adjective might be polarized) country, very negative political advertising, personal attacks, media bias, criminal investigations, non-stop polling results, infighting within the same political parties, presidential debates that set viewership records, 24/7 media coverage and Wikileaks.

The result was a record voter turnout with people who had not voted in years (or even never voted ever before) showing up at the polls and a very close election that resulting in the Republicans winning back the White House and retaining their majorities in both houses of the U.S. Congress. For only the 5th time in our nation's history, the President of the United States will be elected by the Electoral College without winning the popular vote. In Indiana, Republicans ran the table winning all major statewide offices on the ballot including the election of a new Governor, Eric Holcomb, and a new U.S. Senator, Todd Young. Republicans now have super majorities in both houses of the Indiana General Assembly. The State of Indiana has been propelled to the national political stage with our current sitting Governor, Mike Pence, being elected the next Vice-President of the United States and Todd Young being elected to the U.S. Senate, in a critical race that gave heavily favored former two term Indiana Governor and former two term U.S. Senator from Indiana, Evan Bayh, the first political election defeat of his career and was critical to Republicans maintaining their majority in the U.S. Senate.

Cont. on page 2

ISAHU State Legislative Chair - Dwight "D" Hall with Senator Roger Wicker of MS and Senate Candidate Congressman Todd Young at fund raising event on Nov 3rd at Rick's Cafe Boatyard Restaurant on west side of Indianapolis representing HUPAC.



What did HUPAC have to do with all of this? The answer to that question was HUPAC contributed to every Republican member of Congress from Indiana that was running this election cycle including maxing out the amount under Federal Election Commission regulations that can be given to a federal candidate for Todd Young in both the primary and general elections. When Baron Hill, the winner of the Indiana democratic primary for U.S. Senate dropped out so he could be replaced by Evan Bayh, who was personally recruited by the President to run for his old senate seat, Evan Bayh enjoyed a initial twenty point advantage in the polls over Todd Young, but Todd was able to close that polling gap to within the margin error by mid-October. When the polling showed Toss had a chance to win, we were successful in getting the HUPAC Board of Trustees to vote to max the Young campaign out with an emergency contribution of \$4,000 that David Berman, Kathy Goffer and myself presented to Todd at a fundraising event in Indianapolis at Ivy Tech College that was attended by former Secretary of State Condoleezza Rice and other Indiana Republican Party dignitaries just two weeks before the election.

All of the NAHU members from Indiana who contributed to HUPAC made the success of the candidates that HUPAC supported possible and you should all be proud of yourselves. However, the work from the results of this election is just beginning and HUPAC is not something that you only contribute to in a presidential election year. The next election cycle started the day after this election was over and all 435 seats in the U.S. House of Representatives plus 33 seats in the U.S. Senate are up for re-election this cycle. We need everyone who contributes to HUPAC to continue to do so and if you are not contributing and earn your living in this business, you are skating on the coat tails of those of us who do contribute to HUPAC. Next month's issue will have an article listing and thanking all ISAHU members who contributed to HUPAC in 2016, so if your name is not on that list, there is still time to do so by logging onto the HUPAC website at www.hupac.org and making your contribution.



Congresswoman Susan Brooks with Susan Rider and daughter Lizzie November 3rd attending fundraiser at Matteo's Ristorante in Noblesville, IN on behalf of HUPAC.



Congresswoman Jackie Walorski, NAHU Treasurer - Pat Griffey, GNIAHU Awards Chair - Alicia Webber and GNIAHU President - Don Griffey at the "Count Down to Election Day" brunch October 29th at Villa Macri in Granger, IN.



Happy Early Thanksgiving folks and hope it will be a great time of gathering with family and friends for you. It's always a special time of year for me and may it be the same for you.

And speaking of special times, the Election was certainly a "special" time in IN and across the country! IN just elected a new Governor, Lt Governor, Attorney General, Superintendent of Public Instruction, new Senator and two new Congressmen. (This may well be the most "new" statewide and federal office holders elected at once in my lifetime.) There were also some new State Representatives and Senators elected. And last but not least there will now be a Hoosier serving as Vice President of the United States beginning January 20, 2017! One could say an historic election for sure. It was definitely an interesting one at the minimum.

One good thing - no matter your feelings about outcomes is that the political ads are now over! I do not believe there's ever been such a nonstop onslaught of ads on both TV and radio for the length of time that was just experienced. Some of you may actually now once again watch your favorite shows or listen to your favorite stations. I know it will be a welcome return to some normalcy to all.

I do want to Thank all of you that participated in the process by voting, by volunteering in some capacity to support your favorite candidate(s) or your issue of choice, by working at the polls, etc. You're why the election process works as smoothly as it does.

Thanks again for being part of the solution!

Federal Update

The ACA is now front and center with the election of Donald Trump and a Republican Senate and House. A big part of the GOP platform was to repeal and replace the ACA. How things will proceed from this point especially from a timing standpoint is yet to be seen.

With the results, the NAHU backed COBRA as credible coverage for Medicare bill may well have a good chance of being passed before the end of the year.

Other items discussed before that could be addressed before the end of the year are:

- ◆ Medicare Open Enrollment Period (OEP) pass 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.
- ◆ 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.
- ◆ Meeting with CBO to discuss MLR score
- ◆ Getting on the fall schedule for the Energy and Commerce committee to discuss the MLR bill.

Other items:

Look for Operation Shouts to continue to come out on the above and other issues. 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.

Be sure to visit www.nahu.org for more detailed information on all NAHU Federal legislative activities.

And do remember that any "fixes" to ACA will most certainly have to contain "ways" to pay for it. This will continue to be big part of the debate.

State House Update

The entire House was up for election and 1/2 of the Senate. As it appears, the Republicans will continue to have super majorities in both the House (70 – 30) and Senate (41 – 9).

As mentioned above, there will be a Republican: Governor, Lt. Governor, Superintendent of Public Instruction and Attorney General coming into office in January. The immediate agendas for all will be known in next few weeks.

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.

DOI Update

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

A meeting of the Insurance Coalition of our "sister" organizations – which includes, ISAHU, Big I, PIA, NAIFA, Insurance Institute, IN Chamber, IMA and NFIB occurred on October 24th at the Insurance Institute of IN offices. There does not appear to be any major concerns of any of our partners at this point. Work continues on an "industry wide calendar".

General Information

Dwight "D" Hall and others such as David Berman, Mark Miles, Denny Wright, Don and Pat Griffey, and others were busy being involved in various political events over the last few weeks representing your Association. They attended events with Senate Candidate Todd Young, Congressional Candidates: Jim Banks Susan Brooks, Jackie Walorski, Trey Hollingsworth, Todd Rokita, Larry Bucshon and Luke Messer, Gubernatorial Candidate Eric Holcomb, several State Representatives and Senators, etc. Establishing and maintaining relationships with elected officials at all levels is of great importance in furthering the best interests of the industry.

And as always, our NAHU staff continues to watch out for us in D.C.! They remain 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. Their input into the new Administration will be vitally important for moving healthcare reform forward. Please remember to THANK them whenever you have the opportunity.

.....continued on page 4

Legislative Update

Cont. from page 3



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 yes once again, 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. Both PAC's worked with various candidates at all levels and both enjoyed a tremendous level of success! Information 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!



IAHU Legislative Chair – Mike Miles with Congresswoman Susan Brooks in Noblesville, IN on November 3rd at Matteo's Ristorante representing HUPAC.



GNAIAHU President – Don Griffey, NAHU Treasurer – Pat Griffey, Congresswoman Susan Brooks and GNAIAHU Awards Chair – Alicia Webber at the "Count Down to Election Day" brunch October 29th at Villa Macri in Granger, IN.



ISAHU Legislative Chair - Dwight "D" Hall with former Indy Car Race Drivers Johnny Rutherford and Sarah Fisher Johnny Rutherford and Sarah Fisher along with Senate Candidate Todd Young at home of Mark Miles - CEO of Hulman & Company at a Todd Young event on Sunday October 30th.



SAVE THE DATE

2017 Capitol Conference

WHAT: Leadership Forum

WHEN: February 12th, 2017

12:00 -5:00 p.m.

WHERE: Hyatt Regency @ Capitol Hill
Washington, DC

Who should attend?

President-Elect or Executive Board Officer

Meeting expectations:

- ♦ *Discover leadership tools & techniques*
- ♦ *Jump start your 2017 leadership year*
- ♦ *Learn best practices from other leaders*



THE PICTURE OF HEALTH



**Healthy is the goal.
In business and in life.**

Anthem Whole Health ConnectionSM is changing the way health care works. So now our medical plans work seamlessly with our dental, vision, life, disability, pharmacy and behavior health plans to make them work harder for everyone.

Connecting doctors and patients and data and resources. Making health care simpler and more cost efficient. Helping your employees stay healthier, happier and more productive.

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LunchWell Employer Guide

Healthy employees make healthy companies.

The idea behind LunchWell is that big changes often start with small acts. LunchWell gives you the tools to help employees create healthy eating habits by making small changes to how they eat – and think about – lunch.

Healthy, energetic employees not only experience fewer absentee days and are more productive, they can save their employers thousands of dollars in medical expenses and disability claims each year.¹ But for time-crunched employees, healthy eating often falls by the wayside during the busy work day.

A growing problem. A simple solution.

How an employee spends his or her lunch hour helps determine their energy level and mood for the rest of the day. A recent survey² revealed that:

About 58% of U.S. workers skip lunch every day if they're too busy

43% reported that they take about 15 minutes or less for lunch during their work day

15% say they eat lunch in their car

And how does eating an unhealthy lunch make employees feel?

20% said they got nauseous or had problems concentrating or thinking

33% felt tired or moody

50% said they are more likely to indulge in unhealthy foods as between-meal snacks

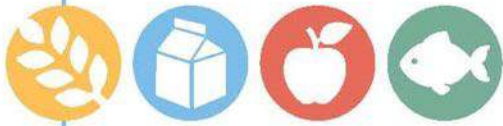
33% confessed to overeating at the next meal if they skipped the previous one

What's more, unhealthy lunch habits can contribute to a number of long-term health problems including:

- High blood pressure and cholesterol
- Type 2 diabetes
- Heart disease or Stroke
- Gallbladder disease
- Osteoarthritis
- Sleep apnea and respiratory problems
- Some cancers
- Pregnancy complications

These statistics show lunch isn't just a meal, it's a major factor in your employees' productivity and health. LunchWell helps you become a catalyst for change in your employees' well-being.





LunchWell presents employees with healthy lunch options that help guide them to eat a more balanced meal so that they can:

- Maintain energy levels, stay productive on the job and lower their risk of serious, costly illnesses
- Choose wisely among the options available to them at lunch time
- Balance moderation with the right portions
- Get the most nutrition out of the calories consumed
- Enjoy healthier eating whether they pack a lunch or dine out

A complete campaign.

Included in this campaign, you will find information, how-tos and other educational material to help you be the catalyst for healthful changes in your organization.

LunchWell is organized into four groups. Each includes a collection of materials providing information, tips, and guides on related topics – from making healthier food choices to general nutritional information on food groups. A month-long campaign will mean you'll switch the materials out weekly. If you choose to run a longer campaign - say, eight weeks, then switch the materials every two weeks. Choose what works best for your organization.

Each piece is designed to be actionable, that is, to help employees change their behaviors, and easily “digestible,” focusing on a single topic and providing concise information.³



How to make LunchWell a success

LunchWell has the most impact when leaders are actively engaged in the program. We've found the recipe for success combines the informational materials in addition to hosting activities to reinforce each group's theme.

Communication is key

LunchWell is divided into four groups, each with a theme related to healthy eating. The groups contain a variety of materials from posters that you can hang up in break rooms to fliers that you can email directly to employees.

At the beginning of each week or kickoff of that particular group, we suggest sending out an email to employees introducing the “Menu” theme and letting them know what to look for. Here are some sample emails you can use and modify.



GROUP 1 - HEALTHIER CHOICES

Subject Line: Introducing LunchWell - On the Menu: Healthier Lunch Choices

Body: Let's face it: most of us are too busy during the week to give much thought to what we eat for lunch. This often means we reach for whatever's convenient. And that means not always choosing healthy and nutritious foods.

To help with this, we will be launching a new four-part program aimed at helping us turn lunch into an opportunity to be healthier and feel better. We're not talking about making major changes, instead we'll be focused on the small improvements we can make that have a big impact on our health.

To kick us off, we'll start with Healthier Choices Made Easy.

Check your inbox and look for materials around the building with information.

Heartfelt Thanks - learn about the health benefits of whole grains

Shop Smart. Shop Healthy. - tips on making healthier choices at the grocery store

Feed the Machines Less. Feed Yourself Better. - discover healthier snack choices than what's found in most vending machines

As the LunchWell program continues, please let me know if you have any questions or suggestions.



GROUP 2 - DAIRY SMART

Subject Line: LunchWell Part 2 - On the Menu: All About Dairy

Body: We hope our kickoff of LunchWell helped you find even small ways to make healthier changes to your lunch habits. *[add a personal example of how it's influenced you]*

Now, we focus on an important food group: Dairy. An important source of protein, calcium, and other vitamins and nutrients, dairy can (and should) be part of a healthy, balanced diet. We'll be learning about how to incorporate dairy into your lunches in a healthy way.

We'll also look at how to determine healthy portion sizes using the palm of your hand and healthier beverage choices.

Don't Forget the Dairy - get recommendations on low-fat dairy items to incorporate into a healthy lunch

Calcium Burst - helpful facts on the benefits of this important mineral

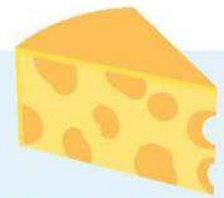
Better Beverage Choices - ideas for healthier beverage options

Portion Sizes Made Easy - a visualization of a healthy portions of many kinds of food

Red Flag Foods - a list of common menu items and ingredients to avoid

[here is an opportunity to recognize an individual or team member for achievement or leadership]

Let's keep up the momentum!



GROUP 3 - PROTEIN POWER

Subject Line: Part 3 - On the Menu: Protein Power

Body: LunchWell is in full swing now! *[add a personal example of how it's influenced you or recognize team or individual]* Let's focus next on protein's role in a healthy lunch. We'll also learn how to identify healthy and unhealthy foods on menus for when we dine out.

Protein Primer - information on a variety of sources of protein from meat, dairy and legumes

Protein: Your Body's Building Blocks - learn about the health benefits of protein in a diet

Substitution Solutions - helpful tips on choosing healthier food and beverage options

Be In the Know When You Dine Out - a guide for identifying healthier menu items at restaurants

3 Questions to Find the Healthy Answer - a series of questions to help employees make healthier decisions when dining out

You're getting healthier! Way to go! *[insert personal insight - also an opportunity to announce a group event (e.g., salad bar catering)]*





How to make LunchWell a success (cont'd)



GROUP 4 - GETTING THE MOST BENEFIT FROM HEALTHY FOODS

Subject Line: Conclusion - On the Menu: Reaping the Harvest of Healthy Foods

Body: As we enter the last phase of LunchWell, let's take time to recognize the progress we've made. Here are some individuals who have most fully embraced healthier lunch habits. *[add appropriate recognition/insights]*

To wrap up the campaign, we'll focus on healthy habits — small changes you can make that have a big impact on your diet (and waistline!).

Small Changes. Smaller Waist. - discover ways to maintain healthy eating habits to lose weight

Get the Most From Healthy Foods - a guide to the healthiest parts of several foods

Sweet Variety - a visualization of many common fruits and the vitamins and minerals they contain

One Serving. Many Benefits. - all about vegetables and the vitamins and minerals they contain

Better Habits. Better Health. - a guide to help you build healthier eating routines every day

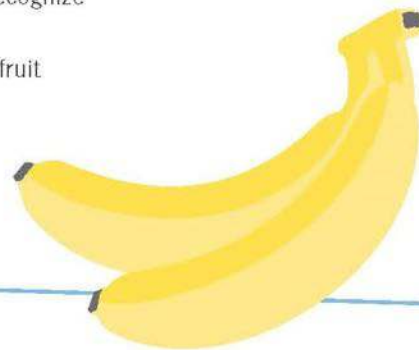
To celebrate the completion of LunchWell, I'm pleased to announce *[insert information about "wrap" party for the program]*

Suggested Activities:

Keep participation high by including activities related to each theme. Below are a few examples, but feel free to get creative!

- Provide incentives to increase participation and to motivate employees to eat a healthier lunch.
- Offer exciting new healthy menu options in the cafeteria, if your workplace has one.
- Host a salad "potluck" lunch where everyone brings a healthy salad ingredient.
- Conclude the program with a wrap party where you can give out awards and recognize employees who have made progress.
- Host a whole-grain swap week, or challenge associates to bring in five pieces of fruit (all must be gone by end of week).

Ultimately, LunchWell belongs to you. We want you to be able to drive positive changes in your employees' health as well as for your company's bottom line.



Sources

1 Centers for Disease Control and Prevention website (accessed October 2014): www.cdc.gov, and National Institutes of Diabetes and Digestive and Kidney Diseases website (accessed October 2014): www.diabetes.niddk.nih.gov, and the U.S. Dept. of Health and Human Services web site (accessed October 2014): www.surgeongeneral.gov/topics/obesity/calltoaction/fact_who_tocanyoudo.htm.

2 From "What About Lunch", a telephone survey report to Kenner, LA-based Smoothie King Franchises Inc. The national telephone survey was conducted May 9-17, 2005, by an independent research firm, with a sample of 1,000 adults between the ages of 18 and 54.

3 Treatwell 5-A-Day, Dana Farber Cancer Institute, Glorian Sorensen, PhD, MPH, Principal Investigator. NCI Grant Number: 3R01CA59728.

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While no one really knows exactly what will happen with health insurance as a result of Tuesday's election, one thing is certain in my mind – some changes are definitely coming. With a new administration coming soon, our association finds itself in the best position in a long time to be a part of shaping the future of our profession! As such, the importance, and value, of being a member may be at an all time high! Most of you who are reading this are already on board as dues-paying members; however, you all know many who aren't currently in our ranks, and that needs to change. For those of you who still have company representatives calling on you, please ask each of them if they are a member; if not, help them understand why they should be! Or, if you know a fellow agent who isn't a member, please invite them to your next chapter meeting. I believe we've always had a great story, and value proposition, but this is a time when we need to make every health insurance professional feel like being a member is imperative – for everyone's benefit!

On another note, I have a quick update on our year-long recruiting contest. Last month I reported that two people had recruited at least two new members, along with a number who had brought in one. This month Nancy Blake, from the Northeast Chapter, is in the lead with a total so far of three new members – congratulations and thanks Nancy! While Nancy is in the lead, it's certainly not too late to get on board and push to be the number one recruiter in Indiana! Remember, at a minimum, there will be a cash prize for the winner; if enough sponsors are secured, there may be additional funds available for second place, etc. At this point, we are still at three sponsors:

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

So, if having the best opportunity in years to help make positive changes in our business is not enough to motivate you to start recruiting new members, I hope “showing you the money” will be! As always, thanks for all you do for our association!



What's behind every venture? Typically, considerable risk. And right behind that, there's us. HCC Medical Insurance Services understands challenges of international travel. Choose leading international health insurance powered by the financial stability to earn ratings of A+ (Superior) by A.M. Best Company, AA (Very Strong) by Standard & Poor's and AA (Very Strong) by Fitch Ratings.

We call it **mind over risk.**



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

November 2016

William Rice	William T. Rice & Associates	20 yrs	Dan Filler	Baldassari Financial Planning, Inc	5 yrs
R. Foust	Thompson, O'Brien & Anderson Ins.	18 yrs	Kelly Witt	American Health and Wellness Group	4 yrs
William Robinson	NewDay! Marketing	17 yrs	Jon Albright	Physicians Health Plan of N. Indiana, Inc	4 yrs
David Pickart	Pickart Insurance Agency, Inc	16 yrs	R. Brian Beall		3 yrs
Donn Duhon		15 yrs	Jay Schaefer	AFLAC	3 yrs
Michael Slentz	Short Associates, Inc.	13 yrs	Kevin Burns	The DeHayes Group	2 yrs
Vincent Biedron	Consolidated Brokerage Services, LLC	12 yrs	Jeffrey Fox	H.J. Spier Co., Inc	2 yrs
Craig Menne	General Insurance Services, Inc	7 yrs	Sabine Barrett	Physicians Health Plan of N. Indiana, Inc	2 yrs
Richard Mousty	Unified Group Services	6 yrs	Caitlin Fox	HJ Spier	2 yrs
Todd Roberts	Unified Group Services	6 yrs	Ronald Kay	Kay and Associates	1 yr
Dave Swinford	Unified Group Services	6 yrs	Shaheen Jabbari	Regions Insurance Group	1 yr

Welcome Our New Members

October 2016

Jennifer Addis	1st Source Insurance
Virginia Lentz	TCU Insurance
Michelle Brooks	Brown & Brown of Indiana, LLC
James Cates	Grace Point Insurance
Julie Pantello	Physician Health Plan of N. Indiana



HSAs, FSAs, HRAs BPC

Let us help you take care of your team, save money, and simplify HR processes with our tax-advantaged plan administration.

HEALTH SAVINGS ACCOUNTS (HSAs)

Provide a triple-tax advantage for healthcare and retirement savings.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Now with a \$500 rollover option, an FSA is a safe, easy way to provide big tax savings on health, dental, vision and even daycare expenses.

HEALTH REIMBURSEMENT ARRANGEMENTS (HRAs)

As a "promise-to-pay," HRAs are inherently customizable. Employers can use them to chip in on upfront medical costs, provide a low-cost safety net against a high deductible plan, or anything in between.



EMPLOYER ADVANTAGE

- Control healthcare costs
- Competitive benefits offering
- Plan design flexibility



BPC OFFERS

- Full plan administration
- Plan document preparation
- 24/7 online and mobile account access

Hoosier Dental Plans

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Chapter Updates

Northeast Indiana AHU | Kathy Goffer, President

During this season of Thanksgiving, I hope we all take time to be grateful for the many blessings our Creator has bestowed on each of us.

My chapter continues to amaze me with their commitment to our chapter and association, their passion for serving their clients and their spirit to keep family, laughter, and gratitude in their hearts.

This is always a crazy time for our members, chapters, association, industry and clients. But one thing is for sure, we couldn't do it without the love and support of our families, friends and colleagues.

The Northeast Indiana Chapter continues to plug away at several of our initiatives: We have:

- 17 HUPAC contributors, which allowed us to support Senator Todd Young
- planning to host the Dec 1st LIVE NAHU webinar for members and guests,
- continue to focus on our membership,
- provide an ongoing communication path,
- plan for a December Holiday Celebration, Dec 20th and
- the public service team is leading our 4th quarter service project for the Fort Wayne Rescue Mission.

All I can say, is WOW!! This group is on a roll and the momentum is inspiring others to join in the fun.

As President, I am truly grateful for my officers, board of directors, and committee chairs who serve with me as we continue to strengthen our chapter and association knowing our most valuable asset is our members. I am thankful for the leadership from our local chapters, State Board, and the many colleagues in this industry, I call friends.

From NEIAHU Chapter to yours,



Indianapolis AHU | James Smith, President

In December we will be hosting our member holiday party at Morty's Comedy Club. There will be a happy hour private reception followed by admission to the comedy club for an evening of comedy. I think that after the never-ending election season we'll be ready for some laughs. Details to follow.



Northwest Indiana AHU |

No Report



Greater Northern Indiana AHU | Don Griffey, President

On October 7th, 2016 the GNIAHU ACA Expo Chapter meeting was a huge success. The GNIAHU would like to thank our speakers Jim Riddell from INSX Cloud, Alexandria Reed from FSSA and Amy Kanouse from Indiana Wellness Consultants for their presentations at this meeting. The meeting attracted navigators from both local health systems in addition to GNIAHU members. Member and non-members left the meeting better prepared for the upcoming Open Enrollment Period.

Upcoming GNIAHU Meetings

On December 16th, 2016 the GNIAHU will host our Annual Holiday Extravaganza (page 16). In addition to lunch GNIAHU members and guests will receive 1 Hour of CE with the broadcast of a webinar presented by Janet Trautwein CEO of NAHU **on Now What? How NAHU see the election results.**

On January 13th, 2017 the GNIAHU chapter meeting content will be on fee based compensation. Our speaker that day will be Karen Kirkpatrick, Owner of On Your Mark Consultants. Karen has made presentations at various NAHU functions throughout the country including the 2016 NAHU Annual Conference. Details of this meeting will be released in early December 2016.

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...Cont. on page 15

Chapter Updates, cont. from page 10

South Central Indiana AHU | Andrea Bogard, President



Many of you will remember **Jim Pridgen** if you attended the Medicare Summit this past April. Jim is our guest speaker for our November meeting and will speak to us about “Global Security.” At the Medicare Summit his topic was “Elder Abuse.” We are honored to have him attend our chapter meeting and look forward to learning from him yet again!

For our charity donation this month we are collecting canned goods for the “Pack A Patrol Car”  in Columbus. All our donations will go to the Love Chapel via the local police department, specifically its food pantry as we attempt to “Keep It Local.”

Our Holiday Dinner plans are completed! On December 8th we will be celebrating at a local facility in Scottsburg, our central meeting county of Scott, and look forward to an evening of fun, fellowship and entertainment. This is our only regular monthly meeting held in the evening instead of morning. We will collect toys and food items for the Scott County Clearinghouse.



from our chapter to yours!



Southwest Indiana AHU | Jill Dear, Communications Chair

No Report

Greater Bloomington AHU | Doug Skinner, President

No Report



Connect with ISAHU

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



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

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PROTECTING THE CONSUMER'S FUTURE

GNIAHU

Greater Northern Indiana
Association of Health Underwriters

AMERICA'S BENEFITS SPECIALISTS

Holiday Party

Friday, December 16th, 2016
11:30am to 1pm

at

Villa Macri Ristorante

225 Toscana Blvd. • Granger, IN 46530

Lunch Provided

GNIAHU Members, No Charge

Non-Members, \$20.00

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Now what? How NAHU sees the Election Results. NAHU CEO **Janet Trautwein** will discuss the results of the election. We'll explore what the new Congress will look like and what it means for our legislative goals. How does NAHU approach the transition to the new Congress and presidency? What steps can members take to develop and pursue legislative objectives in their state? What should we watch for during the lame duck session?

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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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



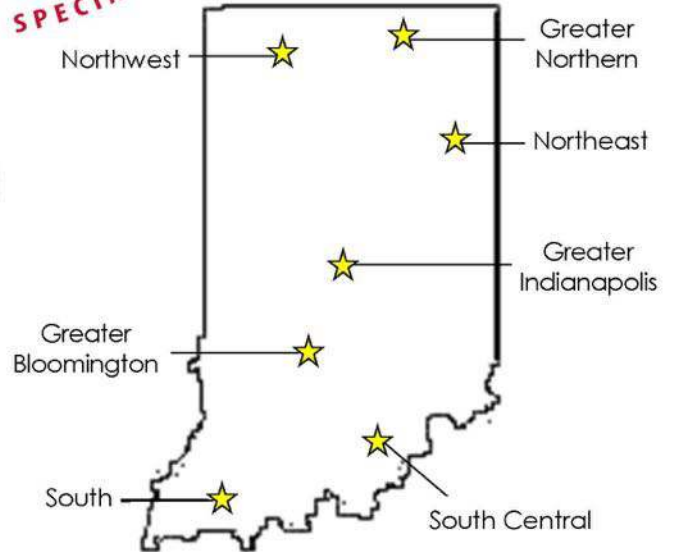
Indiana State Association of Health Underwriters

AMERICA'S BENEFITS SPECIALISTS

Association Membership Information & Application

Local Associations (select one)

- Greater Bloomington
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- Northeast (Ft. Wayne)
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- South (Evansville)
- South Central (Scottsburg)



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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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