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It's amazing that 2016 is almost over and the holidays are upon us. I hope that you have had a successful fourth quarter and things are beginning to calm down. It's such a crazy, busy time of the year when you work in our industry but it's my hope that you take time out to make wonderful memories with your family and friends.

Thank you for your membership and continued support of your local chapters, ISAHU and NAHU.

As we say goodbye to 2016, we can be sure that 2017 will be an exciting year. I can't wait to see what the future holds for all of us. Happy Holidays!!

Jennifer Revell
ISAHU President





State of the HUnion - Fall 2016

The long and winding election has finally come to an end. Now the hard part begins: governing. The last time one party controlled the House, Senate and presidency, our industry was turned upside down. Once again, an opportunity presents itself to fix what ails the health insurance market and HUPAC is at the forefront of this cause.

We will be able to hit the ground running, as this past cycle HUPAC had a 95% win rate on the candidates we funded. That's the best showing ever by HUPAC. It was a significant improvement from the 2012 cycle, when HUPAC had a 77% win rate, and from 2014, when we had 91% win rate. This means your hard-earned dollars are being strategically invested and we get the biggest bang for our buck! It also means that many of our supporters and friends are returning to Congress, which will help us push our legislative agenda in this new Congress.

Diving deeper into the results, we see an even better showing from our PAC. HUPAC contributed to 207 winning candidates, which equaled \$618,500, while \$45,500 went to 10 candidates who lost. Candidates running for the House received 79% of the contributions while Senate candidates received 21%. Candidates running as Republicans received 68% of the contributions while Democrats received 32%.

	2016 House and Senate Funding			
	Election Results and Scorecard			
Results as of: 11/29/16				

Total Candidates Funded:	217	Pct.	\$ 664,000.00	\$ Percentage
Win:	207	95%	\$ 618,500.00	93%
Loss:	10	5%	\$ 45,500.00	7%
House Candidates:	196	90%	\$ 525,500.00	79%
Senate Candidates:	21	10%	\$ 138,500.00	21%
Democratic Candidates:	66	30%	\$ 213,500.00	32%
Republican Candidates:	151	70%	\$ 450,500.00	68%
Incumbent Candidates:	207	95%	\$ 637,000.00	96%
Challenger / Open Seat Candidates:	10	5%	\$ 27,000.00	4%
Incumbent Not Seeking Re-Election	10	4%	\$ 27,000.00	4%

HUPAC also posted its best win rate ever among Senate candidates. Senate races are usually tougher to predict than House races but, thanks to the diligent work of the HUPAC board and staff, we scrutinized every request to make sure we did not throw good money after bad. HUPAC posted an 81% win rate in the Senate compared to 78% in 2014 and 50% in 2012.

Total House Candidates Funded:	196	Pct.	\$ 525,500.00	\$ Percentage
Win:	190	97%	\$ 504,500.00	96%
Loss:	6	3%	\$ 21,000.00	4%

Total Senate Candidates Funded:	21	Pct.	\$ 138,500.00	\$ Percentage
Win:	17	81%	\$ 114,000.00	82%
Loss:	4	19%	\$ 24,500.00	18%

Lastly, HUPAC improved its win rate in open seats or candidates who were challenging an incumbent. HUPAC posted a 70% win rate for these types of races, compared to 58% in 2014 and 43% in 2012. Winning these open races lets us get our foot in the door early with the candidates and makes a powerful statement that, if they do win, we were an early supporter of their candidacy.

Total Incumbent Candidates Funded:	207	Pct.	\$ 637,000.00	\$ Percentage
Win:	200	97%	\$ 604,500.00	95%
Loss:	7	3%	\$ 32,500.00	5%

Total Challenger / Open Seat Candidates Funded:	10	Pct.	\$ 27,000.00	\$ Percentage
Win:	7	70%	\$ 14,000.00	52%
Loss:	3	30%	\$ 13,000.00	48%

The full numbers won't be in until January 1, 2017, but HUPAC had a great 2016 and election cycle in terms of fundraising. HUPAC once again will be a million-dollar PAC as we hit \$1,057,000 for the 2015-2016 cycle with one month still left to go. We will be very near the \$1.1 million mark when it is all said and done. A big thank you to all of our contributors who made this year such a success.

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

We would like to thank all of the ISAHU members who contributed to HUPAC in 2016. Our 2016 contributors are:

Capitol Club contribution level: Pat Griffey, Mike Reddy, David Berman, Denny Wright

Senatorial Club contribution level: Susan Rider

Congressional Club contribution level: Brian Liechty, Rodney Stuart, Bill Robinson, Carolyn Beck, Tom Gant

365 Club contribution level: Jeff Grossnickle, Doug Skinner, Don Griffey, Melinda Anderson-Wallis, Nicole Fairbairn, Dwight Hall, Roger Skinner, Kelly Witt, Bill Hartman, Matt Hatfield, Rita Musser, Mike Ripley, Cindy Trahin, Jeff Schulman

Supporter contribution level: Brian Beall, Cheryl Terry, James Brogdon, Chad Hahn, Craig Phillips, Robert Reese, Christopher Rowland, Carrie Sheets, Hillary Thompson, Steven Van Scoik, James Chesterfield, Lanell Meyer, Mike Miles, Jennifer Mitchen, Jason Neville, Dan O'Brian, Jennifer Revell, James Smith, Justin Finton, Kathy Goffer, Jody Kinsey, Rhonda Loyd, Chrystal Michel, Linda Parish, Ruste Pontenberg, Diane Schaffner, Ryan Stoneburner, Tom Brown, Jack Fagan, Noel Hinman, Andrea Bogard, David Dionne, Sheila Vessels, Ky Yarling, Chris Barthel, Jane Baxter, Kevin Brewer, Anthony Flittner, Phyllis Reynolds, Jill Ross-Dear, Stephen Theising

Contributor level: Scott Davis, Dean Kanalos, Anthony Nyers, William Drew, Jeff Fabini, Ava Lillmars, David Shymkus, Kelly Schipp



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.

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President

Once again, Indiana was the first RED state on the national map. President-elect Donald Trump won 88 of 92 counties in Indiana by a margin of 57%-38%. He provided the first substantial Republican coattails move in Indiana since Ronald Reagan in 1980 and 1984.

Governor

With the assistance of the Trump factor current, Lt. Governor Eric Holcomb (R) and Auditor Suzanne Crouch (R) will lead Indiana in 2017 after winning 51%-45%. Note: One of the first actions items Governor Holcomb will do is appoint a new State Auditor once Crouch resigns and is sworn in as Lt. Governor. As potential names surface we will share.

Governor-elect Holcomb announced his transition team on November 9. Next Level Indiana Inc. will be the not-for-profit entity managing the transition under Lt. Governor Crouch. The transition co-chairs will be Earl Goode (former Governor Daniels chief of staff) and Kyle Hupfer (former director of Indiana Department of Natural Resources).

Transition members are:

- Allison Barber – chancellor of Western Governors University – Indiana
- Brian Bauer – CEO of Lutheran Health Network
- Brian Burdick – managing partner of Barnes & Thornburg’s Indianapolis office
- Ann Hathaway – president, Hathaway Strategies
- Rebecca Holwerda – director of northwest Indiana for Senator Dan Coats
- Jeff Knight – executive vice president and chief legal counsel of Old National Bank
- Blair Milo – mayor of LaPorte
- Jim Morris – vice chairman, Pacers Sports and Entertainment
- Jamey Noel – sheriff of Clark County
- Ed Simcox – former Indiana Secretary of State
- Becky Skillman – former Indiana Lt. Governor
- Jamal Smith – district athletic director for Indianapolis Public Schools 2
- Susanna Suarez – president, town council, City of Zionsville
- Rudy Yakym III – senior vice president of Bradley Company

Attorney General

Elkhart County Prosecutor Curtis Hill (R) defeats long time Lake County Judge Lorenzo Arrendondo (D) with a 62%-38% vote.

Education

Yorktown Superintendent Jennifer McCormick (R) shocked incumbent Glenda Ritz (D) by a 53%-47% margin. Again pundits are pointing to the Trump factor in Dr. McCormick's success.

U.S. Senate

Congressman Todd Young (R) defeats iconic politico Evan Bayh (D) by 52%-42% to head to the US Senate. Democrats counted on a Bayh victory for a Senate majority in Washington DC.

U.S. Congress:

- District 1: (I) Pete Visclosky (D) wins easily
- District 2: (I) Jackie Walorski (R) defeats Lynn Coleman (D)
- District 3: (Open seat) State Senator Jim Banks defeats Tommy Schrader (D)
- District 4: (I) Todd Rokita (R) wins easily
- District 5: (I) Susan Brooks (R) defeats Angela Demaree (D)
- District 6: (I) Luke Messer (R) defeats Barry Welsh (D)
- District 7: (I) Andre Carson (D) defeats Catherine Ping (R)
- District 8: (I) Larry Bucshon (R) defeats Ron Drake (D)
- District 9: (Open seat) Trey Hollingsworth (R) defeats Shelli Yoder (D). This seat received much air time but ultimately was not a contest

...Cont. on page 5

Indiana House of Representatives 70-30

HD 2 (Harris): Earl L. Harris, Jr. (D)

HD7 (Niezgodski): Justin Chupp (R) v. Joe Taylor (D)

HD 12 Mara Candelaria Reardon returns to the State House by defeating incumbent Bill Fine

HD 17 (Harman): Jack Jordan (R) defeats Michelle Livinghouse (D)

HD 19 Rep. Julie Olthoff is currently holding a 300 vote lead over former Representative Shelli VanDenburgh. As of this writing this one may be recounted

HD 20 (Dermody): Jim Pressel (R) defeats Karen Biernacki (D)

HD 26 (Truitt): Sally Siegrist (R) defeats Victoria Woeste (D)

HD 47 (Price): John T. Young (R) defeats Mike Reddick (D)

HD 65 (Koch): Chris May (R) defeats Chris Woods (D)

HD 70 (Rhoads): Karen Engleman (R) defeats Heidi Cade Sellers (D) R

HD 77 (Riecken): v. Ryan Hatfield (D) defeats Johnny Kincaid (R)

HD 85 (Cox): Dave Heine (R)

HD 87 (Hale): v. Carey Hamilton (D) defeats Connie Eckert ®

Indiana State Senate 41-9

SD 3 (Rogers): Eddie Melton (D) 3

SD 8 (Arnold): Mike Bohacek (R) defeats Maxine Spenner (D) Thus, reducing the Democrat Caucus membership to 9.

SD 10 (Brodin): Rep. David Niezgodski (D) defeats Gerard Arthus (R)

SD 12 (Yoder): Blake Doriot (R) defeats Carl Rust (D)

SD 17 (Banks) TBA State Sen Banks wins the US House District 3. Local precinct officials will authorize his replacement to the Indiana General Assembly

SD 24 (Pete Miller): John Crane (R)

SD 30 (Schneider): John Ruckelshaus (R) defeats Pamela Hickman (D)

SD 32 (Pat Miller): Aaron Freeman (R) defeats Sara Wiley (D)

SD 36 (Waltz): Jack Sandlin (R) defeats Sean Gorman

SB 44 (Steele): Rep. Eric Koch (R) defeats Linda Henderson (D)

2017 Preview of the 120th Indiana General Assembly

Legislators will convene on Tuesday, November 22, for Organization Day to begin preparation for the “long” session of the 120th Indiana General Assembly. The economy seems stable and Indiana has a structural surplus of over a billion dollars. Indiana has elected a new Governor -- Current Lt. Governor Eric Holcomb. Both the Indiana House (70-30, pending a possible recount) and the State Senate (41-9) remain under Republican super majorities.

The General Assembly will reconvene on approximately January 3, 2017 to begin the session in earnest. There will be no restrictions in the Senate, but House members will likely be limited to authoring a maximum of 10 bills. We anticipate that the first extensive bill list from the Senate will be out around the end of the year while the House rules require waiting until the first session day. The legislators must complete their work and *Sine Die* by midnight on April 29, 2017. The only bill that must pass in the odd number years is the biennial budget.

All sessions tend to have unique personalities. Before this upcoming session begins it could be branded as the year of NEW FACES as there will be significant historical knowledge retiring from the Indiana General Assembly. There will be at least 23 NEW legislators as a result of retirements and the election this week. A new Governor will bring new department appointees. It will be a sea of NEW FACES.

For the House and Senate each caucus will meet on November 9th to elect their respective leadership, but no change is expected... However, significant committees in both chambers need new chairpersons due to the aforementioned retirements. Expect those announcements to be made on Organization Day if not before. In the Senate, new chairs are needed for Health and Provider Services, Homeland Security and Transportation, Judiciary and the Veterans Affairs and the Military committees. In the House, it's the Local Government, Public Policy, and the Utilities, Energy and Telecommunications committees that will have new chairs. In both chambers, there may be some moving around so stay tuned for all of the changes.

Hopefully the 2017 "long" session will be less contentious, as legislators will be highly focused on the biennium budget. It is the single most important issue to be addressed in the session. All parties are promising new jobs, and thus, we anticipate a number of bills to encourage Indiana growth. Other hot topics are infrastructure maintenance, broadband access and expanded pre-kindergarten funding. Tension over replacing ISTEP is ongoing. With a Republican State School Superintendent comes the rumor of making it an appointed position. Indianapolis passed its transit tax increase and most school tax referendums also passed. And, expect the new Governor to set goals too!!

Fasten your seat belts and stay tuned....



BREAKING NEWS

PROTECTING THE CONSUMER'S FUTURE
NAHU
National Association
of Health Underwriters
AMERICA'S BENEFITS SPECIALISTS

WASHINGTON UPDATE

21st Century Cures Act Passes Congress and is Sent to President Obama to be Signed into Law

On Wednesday, the U.S. Senate [voted](#) 94-5 to pass [H.R. 34](#), the 21st Century Cures Act, joining the U.S. House of Representatives which [voted](#) 392-26 last Wednesday to [pass the bill](#). It is now headed to the White House where President Obama has indicated through a [Statement of Administration Policy](#) that he will sign it into law. The \$6.3 billion legislation includes two items of interest to NAHU. The first, language from [H.R. 588](#) to restore the Medicare open enrollment period (OEP) which NAHU and members of our Medicare Working Group helped to draft. The second, language from [H.R. 5447](#) to permit the use of standalone Health Reimbursement Arrangements (also known as health reimbursement accounts or HRAs) for small employers. NAHU did not actively support or oppose the HRA portion of the legislation, but will be active in the regulatory process as these provisions are implemented.

The OEP provision of the legislation (Sec. 17005, Preservation of Medicare beneficiary choice under Medicare Advantage) addresses a needed change to restore an option that was taken away by the ACA. Beneficiaries enrolled in a Medicare Advantage (MA) plan used to be able to make a one-time switch to another MA plan that better met their healthcare needs between January and March. Under the ACA, beneficiaries enrolled in MA plans who wish to make a plan change only have one option—disenrolling from their MA plan to enroll in traditional Medicare. As a result, low-income beneficiaries may experience significant gaps in coverage, leaving vulnerable seniors unable to afford a supplement or Medigap plan to cover these gaps.

The 21st Century Cures Act provides for MA eligible individuals to make a one-time change during the first three months of any year to another MA plan, elect original Medicare fee-for-service program, or to elect coverage under part D. This provision will be effective beginning in 2019. NAHU worked with Representatives Keith Rothfus (R-PA-12) and Kurt Schrader (D-OR-5) as the primary sponsors of the original legislation. Language from the bill had been passed by the House Ways and Means Committee in June 2015, but that language was later stripped from the bill's final passage by the House chamber, before ultimately being included in the 21st Century Cures Act.

The HRA provision of the legislation (Sec. 18001, Exception from group health plan requirements for qualified small employer health reimbursement arrangements) would eliminate the federal prohibition on standalone HRAs as a vehicle for small employers to use tax-advantaged funding to provide health insurance to their employees and assist with out-of-pocket and related medical costs. To qualify, an HRA would need to supplement existing health coverage of an employee, and reimbursement payments to any given employee would be capped at \$4,950 (\$10,000, if an HRA also provides for reimbursements for an employee's family members. These amounts are indexed for inflation.

NAHU did not take a formal position on the HRA legislation, although we developed a [HRA issue statement](#) as well as a [HRA executive summary](#) as resources for our members. Representatives Charles Boustany (R-LA-3) and Mike Thompson (D-CA-5) were the primary sponsors of the original legislation in the House and were joined by Senators Chuck Grassley (R-IA) and Heidi Heitkamp (D-ND), who were the primary sponsors of the Senate companion bill, [S. 3060](#).

Future changes to the individual market as a result of President-Elect Trump's repeal and replace plans could affect the implementation of this provision as well as the rule making process. NAHU will be active in both monitoring the legislative process for any provisions that could alter the way this provision is implemented as well as working with our agency contacts to be a lead stakeholder in the development of the rule making and participating in the regulatory comment process.

Other provisions in 21st Century Cures:

In addition to these elements, the primary purpose of the legislation was to provide funding for various medical and pharmaceutical research and development, reforms to the Food and Drug Administration, prescription opioid and heroin response, the Precision Medicine Initiative, and the cancer "moonshot" initiative spearheaded by Vice President Joe Biden. Many of these elements could help to reduce the cost of healthcare, which in turn could reduce the cost of health insurance. For more on the 21st Century Cures Act:

- Read the full bill text [here](#).
- Read a section by section summary [here](#).
- Read a two-page summary prepared by the House Energy and Commerce Committee [here](#).

NAHU will continue to monitor the implementation of this law through the regulatory process and will be active in submitting formal comment letters to the federal agencies. When this process commences, we will notify members of the process to assist us with our comments.



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Happy Holidays and Merry Christmas folks and hope this will be a very special season for you and your family.

Federal Update

As mentioned last month, the ACA is now front and center with the election of Donald Trump and a Republican Senate and House. Repeal and replace of the ACA was a big part of the platform. The actual timing of legislative changes will be an ongoing process as some things can be done via the Reconciliation process in the Senate and others will need to follow the 60 vote cloture rules. This will require at least 8 Democrats to support such measures.

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 session.

The 21st Century Cures Act (H.R. 34) has passed both Houses and is being sent to the President's desk for signature. This Bill contains provisions that will restore the Medicare OEP that existed before ACA was passed and will also allow small employers to utilize HRA's to provide health coverage for their employees.

The primary purpose of the legislation was to provide funding for various medical and pharmaceutical research and development, reforms to the Food and Drug Administration, prescription opioid and heroin response, the Precision Medicine Initiative, and the cancer "moonshot" initiative spearheaded by Vice President Joe Biden. Many of these elements could help to reduce the cost of healthcare, which in turn could reduce the cost of health insurance.

NAHU will be actively involved in the regulatory process for all provisions.

Other items discussed before that had been hoped to be addressed before the end of the year are:

- 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.

With the House now being in recess and the Senate soon to follow it is doubtful that these additional provisions will be addressed until at least after the first of the year.

Other items:

Indiana's own Seema Verma has been picked by President Elect Trump to be the Administrator at CMS. Several of our ISAHU members have been in a working relationship with her over the years as she has spearheaded the HIP programs here in IN. We're looking forward to continuing this relationship with her in her new role.

Please continue to look for Operation Shouts to continue to come out on the above and other issues. And 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

As mentioned last month, the Republicans will continue to have super majorities in both the House (70 – 30) and Senate (41 – 9).

There will be a Republican: Governor, Lt. Governor, Superintendent of Public Instruction and Attorney General coming into office in January. The agendas for all are being formulated as we speak.

We are fortunate to have folks in the Governor's office and down at the Statehouse that support our industry overall. It also directly impacts 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 lastly 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.

As part of this process, David Berman and Dwight "D" Hall attended a HRCC Holiday Reception at the Columbia Club on Thursday evening, Dec. 8th. They were able to have discussions with several State Representatives that will be integral in passage of any healthcare related matters during the upcoming session.

IDOI Update

Nothing really new here. As previously reported, 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.

General Information

Dwight "D" Hall, David Berman, Susan Rider and Jennifer Revell will be attending Congressional Swearing In Ceremonies out in Washington, D.C. on Jan 3rd. It will be a great opportunity to visit with all IN elected officials in the House and Senate. An update on this will be provided in next month's newsletter. Such activities allow ISAHU to maintain relationships with elected officials at all levels and promote 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.

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.

.....continued on page 9

Legislative Update

Cont. from page 8

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 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. Both PAC's worked with various candidates at all levels and both enjoyed a tremendous level of success! (For example, HUPAC had a 93% win rate on candidates supported in the Nov. 8th election.)

Please know that both PACS are truly bi-partisan as we strive to support those that support the industry on an ongoing basis. Should you have any questions, please see your Local PAC Chair or any of us at the State level. Both PAC's support activities that really do make a difference in the ongoing legislative battles. Information can be found on the www.HUPAC.org, www.nahu.org and the www.ISAHU.org sites.

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!



Todd Young event with Dr. Condoleezza Rice about two weeks before the election where we presented the emergency contribution from HUPAC. These are the kind of efforts members' individual contributions to HUPAC make possible and helped to get Todd Young elected as our next United States Senator from Indiana; pictured are David Berman, Condeleezza Rice, Kathy Goffer, Caryl Berman Auslander, Denny Wright and Todd Young.



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*



Awards Reminder!

by Carolyn Beck, ISAHU Awards Chair

If you will be submitting for the Pacesetter Award you will gain 150 points if you send the President-Elect to Leadership Forum at Capitol Conference!

This year the Leadership Forum will be held on Sunday, February 12th, 2017 beginning at 12:00 p.m. and ending at 5:00 p.m. The Forum is the perfect opportunity to hear from a special guest speaker that specializes in Volunteer Leadership, hear from other like size chapter leaders, hear about best practices in leading your chapters and gain new knowledge to help you in your future leadership year.

You must register for this event separately if you are interested in attending. Once you log on to the [NAHU website](http://nahu.org) and select [Capitol Conference 2017](#), select the Agenda tab then use the drop down arrow to take you to the Registration section for Capitol Conference Leadership Forum. There is no cost to attend the Leadership Forum event but space is limited. So, please, President-Elects...register today and reserve your spot!

The screenshot shows a web browser window displaying the NAHU 2017 Capitol Conference website. The page title is "Leadership Forum". The main content area includes a description of the forum, contact information for Brooke Willson (bwillson@nahu.org), and registration details. The registration section is titled "Registration Deadlines & Fees" and lists three registration categories: Early Bird (ends January 4th), Standard Registration (January 5-25), and Late/On-Site Registration (after January 25). Each category lists the cost for Full Registration, CapConPLUS, One Day, and One Day PLUS. A link to "Register Here" is provided at the bottom of the registration section. The page also features a navigation menu with tabs for Updates, Overview, Agenda, Hotel, Sponsorship, Additional Information, and Contact. The NAHU logo is visible in the top left corner of the page content.

NAHU - Meetings Leadership Forum « 2017 C... x

https://nahucapitolconference.wordpress.com/leadership-forum/

NAHU 2017 Capitol Conference

Updates Overview Agenda Hotel Sponsorship Additional Information Contact

Leadership Forum

This forum is for state and local chapter presidents-elect or another chapter board member if the president-elect is not available to attend. It is free of charge, no guests are allowed.

For more information about the program or who should attend please contact Brooke Willson, bwillson@nahu.org.

The Leadership Forum will be held from noon to 5 p.m.

No lunch will be served, however a light snack will be provided in the afternoon.

Space is limited. [Register here](#).

The Leadership Forum will be held in the Hyatt Regency on Capitol Hill, specific room assignment will be announced closer to the event.

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members.nahu.org/nahu_prod_imis/Core/Events/eventdetails.aspx?hkey=ce46a606-f762-4eb3-a299-6e5d39ee7605&iKey=LDRS_2017&TemplateType=A

Registration Deadlines & Fees

Early Bird (ends January 4th)

Full Registration: \$435
CapConPLUS: \$534
One Day: \$225
One Day PLUS: \$324

Standard Registration (January 5-25)

Full Registration: \$485
CapConPLUS: \$584
One Day: \$225
One Day PLUS: \$324

Late/On-Site Registration (after January 25)

Full Registration: \$585
CapConPLUS: \$684
One Day: \$250
One Day PLUS: \$349

*Additional fee for non-members

[Register Here](#)

Our profession can be pretty chaotic at times, especially at this time of the year, with open enrollment and January renewals. At the same time, we are deep into the Holiday Season, and I hope that brings much happiness and joy to each of your lives! Whether you are traveling or staying home, I also hope that you will all be able to spend some great time with your families, friends, and loves ones. In the weeks leading up to Christmas, I know there will be opportunities to visit with our fellow NAHU/ISAHU members at numerous local chapter Holiday events; for many of us, those members represent another “family” of sorts, so enjoy the time!

I’ve been trying to preach the gospel for years now about NAHU membership and its value. I’m not sure how effective I’ve been, but as we move rapidly toward the New Year, I want to try to put it into perspective once again! First of all, at \$33.75 per month, our dues are SO reasonable for what we receive in return! Things like legislative engagement and advocacy, quality monthly meetings at our locals, networking opportunities, and discounts through our Infinity program, just to mention a few. But there’s more, much more! Perhaps the some of the greatest values of being a member are the intangibles. Many long hours have been put in, behind the scenes, by a select group of our members, in building relationships with influential people in Indiana. Some are politicians, others are bureaucrats, and others are entrepreneurs, running their own businesses. Last month I wrote about how the election results could impact our lives and businesses, and I believe we are seeing that happen every day. Again, whether you like the election results or not, the fact that ISAHU has developed a strong relationship over the years with Vice President Elect, Mike Pence, should bode well for our organization and profession. One of the proposed appointments from President Elect Trump is Seema Verma, from Indiana, and another person with whom we have a long, and strong, relationship. She has been selected to be the head of CMS – do you think our relationship with her might help us a little in dealing with them? I am by no means suggesting that our relationship will mean any special favors for us, because that’s not really what we’re looking for. The work that has been put into forging these relationships is all about having access to people, and I believe that is a HUGE benefit of membership! Your dues amount to approximately \$1.10 per day – WHAT A BARGAIN!!


I’m not going to give an update this month on our ongoing membership campaigns, but beginning in January will be focusing on them for the remainder of the ISAHU year. For now, I just want to wish each of you Happy Holidays one more time. Enjoy!



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.

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

December 2016

Zane Skiles	Anthem Blue Cross Blue Shield	18 yrs	Brad Wethington	SIHO Insurance Services	7 yrs
David Skinner	Mercer	17 yrs	James Santo	James R. Santo	7 yrs
Debra Hill-Masters	Physicians Health Plan of N. Indiana, Inc	16 yrs	Stephen Moore	Schultheis Insurance Agency	7 yrs
Delbert Coon		16 yrs	Tina Morin	TMM Insurance Agency	7 yrs
Stanley Burt	Burt Advisory Group, Inc	15 yrs	William Poe	Poe & Associates, Inc	6 yrs
Richard Noelle	Neace Lukens	15 yrs	Ruste Pontenberg	The HAS Authority	5 yrs
Pamela Martin	Bennett & Bennett Insurance, Inc	13 yrs	Catherine Harbison	CHarbison Consulting	5 yrs
Roger Garrett	Insurance & Business Planning, Inc	13 yrs	Karen Richter	Health Resources, Inc	5 yrs
Shawn Gibbons	Encore Health Network	12 yrs	Bill Lantrip	Regions Insurance	4 yrs
John Duffin	Duffin Financial & Insurance Brokerage	12 yrs	Lindsey Bush	Gregory & Appel Insurance	4 yrs
Jon Papp	Keystone Insurance & Benefit Group	12 yrs	Williams Cummings	Pathfinder Insurance Training	4 yrs
Marti Swanson	Swanson & Swanson Insurance, Inc	12 yrs	Brenda Nielsen	SIHO Insurance Services	4 yrs
Stephen James	Capstone Benefits	11 yrs	Jennifer Hauck	Gregory & Appel Insurance	2 yrs
Matthew Hatfield	M Hatfield Insurance	11 yrs	Keyana Warren	Key Solutions Benefit Advisors	2 yrs
Richard Holdeman	Dunn & Associates	10 yrs	Westley Steele	Steele Benefit Services	2 yrs
Lisa Kelly	Richardson & Assoc. Inc, Logan Lavelle Hunt	8 yrs	Darrel Fitch	Fitch Hoyt Benefits Group	1 yr

Welcome Our New Members

November 2016

James Anderson

Magnusson Group

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Or email dskinner@hoosierdental.com
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A proud sponsor of ISAHU for over 20 years!

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Chapter Updates

Northeast Indiana AHU | Kathy Goffer, President

This month has been exciting! We are all coming off our industry's busiest time of year.

From what I've heard, this season has been one of the best and busiest - Congratulations to all who made this their best year, yet!!

We held the Live NAHU Webinar with Janet Trautwein in early December. We had 23 members take advantage of the 1 hour CE class, and get the latest from our NAHU team. Thank you to our State Chapter for filing the class for all local chapters.

Our chapter will celebrate the Season with a Holiday Dinner/Awards & Recognition Program, Tuesday December 20, 2016. We will celebrate the end of open enrollment, reflect on the many activities and accomplishments our chapter has experienced over the past year with our annual report, acknowledge and thank our members who continue to make this a very special chapter. We will celebrate our chapter's wins at NAHU Convention, i.e. PaceSetter Award, Small Chapter of the Year, as well as recognize those members who have achieved mile stones, i.e. LPRT designation, HUPAC and ISAHUPAC contributors, Member of the Year, anniversaries, and the like. We are also collecting items and cash donations for our Service Project, The Rescue Mission. It should be a very fun and festive evening of celebrating and fellowship.

This is the best time of year to stop what we're doing and be thankful for the many blessings we have and for those special people in our lives. On behalf of the Northeast IN AHU board and all of our members, we wish our fellow NAHU members a Happy Holiday Season and a Healthy and Happy New Year!

I look forward to seeing many of you in February at the NAHU Capitol Conference in Washington, D.C.

Warmest Wishes!



Southwest Indiana AHU | Jill Dear, Communications Chair

No Report

Northwest Indiana AHU |

No Report



Greater Northern Indiana AHU | Don Griffey, President

On December 16th, 2016 the GNIAHU will host our Annual Holiday Extravaganza (see page 17). 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 (see pages 18 & 19). 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.

March Meeting (Date To Be Determined)

The GNIAHU March meeting content will be on Cyber Security. This will be a high level meeting on common human errors as well as necessary steps to protect your Network and Data from outside entities. Detailed information on this meeting will be released early January 2017.

...Cont. on page 16

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Chapter Updates, cont. from page 15

South Central Indiana AHU | Andrea Bogard, President

South Central held its annual Holiday Dinner Thursday, December 8th. Everyone remarked how nice it was to enjoy an evening of great food and fellowship while in the midst of such a hectic, fast-paced business season! We collected cake mixes and frosting along with unwrapped toys (some of each pictured here) for the local Scott County Clearinghouse.



Entertainment for the evening was the duo of Bonner & Ritter who sang and played hits and Christmas songs for us. There were quite a few in our audience who chose to sing along!

Next up for our chapter is a two-hour CE course the morning of January 12th. We would like to wish everyone a wonderful

holiday season! Happy New Year and may your days be merry and bright!



Indianapolis AHU | James Smith, President

We will be hosting our annual member holiday party at Morty's Comedy Club at 3824 E 82nd St, Indianapolis, IN 46240 on Thursday, December 15th. There will be a private happy hour reception beginning at 6pm followed by admission to the comedy club for an evening of comedy, beginning at 7:15pm. There is no charge to members that pre-register and \$20 charge for non-members.

Our next monthly member meeting will be on Wednesday, January 11th from 7:45 – 9:30 AM at Pathfinder Insurance Training located at The Pyramids, 3500 Depauw Blvd #1111, Indianapolis, IN 46268.



Greater Bloomington AHU | Doug Skinner, President

We are having our first meeting of the calendar year Tuesday, January 10th at Bobby's Colorado Steakhouse. We are still working on the topic for the meeting but please plan to come as we have not been able to get together for a bit. A lot going on. We might even just do some discussion.

More info to my local members will follow. If you are not a member but will be passing through town that day feel free to join us. We meet from 11:30 to 1:00 pm.



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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

RSVP to Info@exchangeconsultants.com

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 is the fee-for-service discussion necessary?
Making Money is Crucial to Running a Business!*
Featuring: *Karen Kirkpatrick, owner of On Your Mark Consultants*

Hear what agents, brokers, and consultants are doing across the country and what you need to be prepared to do as our industry continues to change. *Topics covered will include:*

- Why is the fee-for-service discussion necessary?
- Financial modeling
- Services and products to include
- Licensing
- The contract is key
- Partnerships
- Working with partners who embrace fee-for-service
- E&O
- Key differences between agent, broker and consultant (and why it matters)
- What am I worth?
- Mitigating fiduciary liability when providing both broker and consulting services
- Legal: licenses, contracts, state requirements, fiduciary liability, E&O

Friday, January 13th, 2017
Lunch 11:30am / Meeting 12:00 - 1:30pm
at
Morris Park Country Club
2200 McKinley Ave. • South Bend, IN 46615
Lunch Provided

BEFORE January 7th: *NAHU Members - \$15 Non-members - \$30*
AFTER January 7th: *NAHU Members - \$30 Non-members - \$60*
RSVP to <http://ffs2017.eventbrite.com>

SEE REVERSE FOR SPEAKER INFORMATION

REGISTRATION FORM

Thank you for registering to attend the **GNAIHU Luncheon on January 13th, 2016.**

You may register online at <http://ffs2017.eventbrite.com> or return this form with payment to:

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

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: (_____) _____

Event Information

Please select the type of registration you would like:

BEFORE January 7th:

NAHU Members - \$ 15

Non-members - \$30

AFTER January 7th:

NAHU Members - \$30

Non-members - \$60

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 | • 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



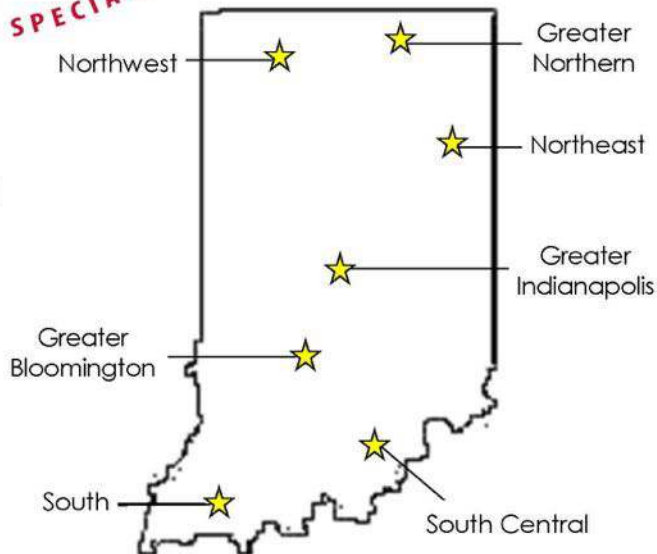
Indiana State Association of Health Underwriters

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: _____

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E-Mail Address: _____

Home Zip code (legislative purposes): _____

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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 #:

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Exp. Date: ____ / ____

Signature: _____

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

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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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