



December 2018

President's Report

Keith Wright, MAHU President

Merry Christmas and Happy Holidays! The season is upon us. It's hard to believe we are almost halfway through our Association year.

2018 has been a success for our State Association and I look for 2019 to be even better. I hope to see many of you in Washington DC for Capitol Conference.

Best wishes for a safe and happy holiday season,

Keith



OPERATION SHOUT

We urge you to watch your emails early next week - we will need your assistance with an Operation Shout here in Michigan regarding SB 1205/HB 6537.

If you have not participated in an OS before, it is super easy, everything is done for you, you simply login, verify the information provide and click send - your comments will be directly sent to your state legislator.



We will need your help and appreciate you being on the lookout for this email.

Legislative Update

Cathy Cooper, MAHU Legislative Chair
Ryan Burtka, MAHU Lobbyist



As our busy season is upon us, so is lame duck. Our lobbyist, Ryan Burtka, is working around the clock to ensure our Association interests are upheld.

The most contentious of our issues is [HB 6432](#). Every bill is expected to pass with the exception of the HB 6538/SB 1224 which modify the regulations for Short Term Limited Duration Insurance plans (STLDI)

[HB 6342](#) (Rep. Webber) repeal parts of the Health Benefit Agent Act - This legislation was brought forth by BCBSM. It amends sections of the Health Benefit Agent Act which currently allows health benefits to be sold on behalf of a health benefits corporation by either a health benefit agent or by an employee of a health benefit corporation or its affiliate as long as he or she does not transact insurance during his or her tenure with the corporation or affiliate. The bill would modify this provision so that health benefits could be sold on behalf of a health benefit corporation only by a health benefit agent. The bill also removes a provision that prohibits an employee of a health benefit corporation or affiliate who is licensed as an insurance agent from transacting insurance during his or her employment with the corporation or affiliate.

POSITION: Neutral

Comments - We worked diligently with BCBSM to get additional language added to protect the agent, including a notification to the current agent if an application is received and a provision that forbids an AOR from being an employee of the corporation or affiliate. We testified at the House Insurance Committee on the importance of the agent and protecting their vital role.

[HB 6431](#) (Rep. Vaupel) Insurance; health insurers; Medigap plans; modify - This legislation was brought forth by BCBSM. It is a necessary update to the Michigan Statue to comply with recent Federal laws.

POSITION: Neutral

[HB 6538](#) / [SB 1224](#) (Rep. Lilly) (Sen. MacGregor) Short term plans, extend. This legislation was brought forth by Priority Health. It would extend the current allowed period of a short term policy in Michigan from 6 months to 12 months and allow for up to 3 renewals. It also stipulates certain benefits that must be included but does stipulate the level of coverage.

POSITION: Neutral

Comments: We would like to continue our work on a 1332 waiver to stabilize the Michigan market first. However, if this becomes an affordable option for the uninsured by choice, this could benefit some consumers.

[HB 6444](#)

(Rep. Wentworth) Insurance; producers; agent of the insured obtaining coverage for a consumer through an agent of the insurer; allow under certain conditions This legislation was brought forth by MAIA and is intended to allow agents to service clients for limited lines obtained through wholesalers from which they may not have an appointment. The example given was cybersecurity insurance. We amended the bill to exclude Health Benefits since it didn't apply to our industry, but rather is for P&C business.

POSITION: Support as amended

[SB 1205/](#)[HB 6537](#) (Sen. Pavlov)/(Rep. Kelly) Labor; public service employment; claims utilization and cost information compilation; modify. This legislation was brought forth by MAHP. It requires carriers to provide detailed claims information to public employers to allow for a more competitive bid process.

POSITION: Support

If you have questions about any of this legislation, please contact me at ccooper@haaweb.net. You can follow the progress of the bills and read more details by clicking the bill number above.



Metro Detroit Association of Health Underwriters

Metro Detroit wrapped up the year with our November meeting, which included CE credits. We have continued to grow and are now around 510 members. It has been a very successful year for Metro Detroit. We held 8 member meetings, a benefit expo, a Medicare summit, a golf outing and went to a Tigers game.

I hope that you were all able to participate in this year's programs. We are looking forward to 2019 and hope that you will join us at our January meeting. We will have the CEO from Priority Health, Blue Care Network, and HAP to give us an update on the health insurance industry. For more information about Metro Detroit please visit www.mdahu.org.

Stand Out - Apply for LPRT Today



Distinguish yourself from the rest of the crowd.

Access exclusive training and discounts toward certifications or toward attendance at Annual Convention and Capitol Conference.

Develop an exclusive peer network through special events.

These are some of the benefits you gain when you qualify for the Leading Producers Round Table (LPRT). We've made it easier than ever to apply online. If you've applied in the past and you have questions OR you would like to provide feedback on what we can do to bring more value to you, please contact me. If you've never applied and you'd like to but you're not sure where to start, please contact me. Nationally last year we had a total of 409 qualifiers at one of five levels. The application process begins in February.

Gear up now... go to [NAHU LPRT](#) and review the points calculator to find out which level you may already qualify for. With peak around the corner, you still have time to bump this up to the next level! It's time for you to join LPRT!

[Click here](#)



NAHU members have been coming to Washington, D.C., to stand together and make their voices heard. Make sure your voice is amongst the crowd. By attending [NAHU's Annual Capitol Conference](#), you will have the opportunity to join with hundreds of your colleagues from around the country to lobby for health reform changes of importance to you and your clients on Capitol Hill. You will also get to hear from exciting speakers representing Congress, the Administration and other health reform stakeholders, network with other agents and see our Health Underwriters Political Action Committee at work.

Please contact your local chapter Presidents for information on how to apply for a scholarship to attend this amazing event!

Welcome

Michelle Howard, Membership Chair
John Jacobs, Retention Chair



MAHU Welcomes our newest members:

Lisa Barron
Mr. Jeffrey Bilot
David Blackburn
Dawn P. Bohjanen
Danette Cameron
Dennis Forth
Leslie Garoufalis
Jason Gloetzner
Chrissie Gonzales
James Marvin Grawburg, Producer, CBDS
Gary Mathew Haack
Mrs. Renay M. Kedzierski
Danielle London
Cathy Lowell
Joseph Marino
Mark Mueller
Jodi Piros
Lisa Shenduk
Mark Sinclair
Brent Singer
Adam Terry
Mr. Arnold J. Williams, CLTC, CSA, RFC
Judith L. Wirth

UPCOMING EVENTS

Advanced Self-Funded Certification Course hosted by Metro Detroit AHU
Chapter Affiliation
Region 3

Date | Time
Thursday, January 10, 2019
9:00AM - 3:00PM

Location
Management Education Center at Michigan State University
811 W. Square Lake Road

Troy, MI 48098

The five-hour course will begin with paying distinct attention to regulatory concerns, service-model options, cost-containment strategies and underwriting. Class participants will walk through unique issues that self-funded plans must face due to mergers and acquisitions, followed by a concentration of study covering the integration of next-generation elements in plan design, transparency tools, quality-based models, cost-sharing and control, tool integration and incentives, and payment controls. Many employers are also looking for innovative ways to educate and enroll their employees in self-funded plans and wish to be prepared for any upcoming national legislation that may affect them.

The Advanced Self-Funded Certification Includes:

- Live training program with leading NAHU-certified instructor
- Complete student-support services
- Five hours of continuing education credits filed in 50 states

Cost: The cost of the Advanced Self-Funded Certification Course is \$259 for NAHU members and \$339 for non-members.

Instructor: Susan Rider, Consultant in Employee Benefit & Human Capital Management at Gregory & Appel Insurance

[CLICK HERE TO REGISTER](#)

Tax Reminder for 2018 Filings



As a reminder, 75% of NAHU annual dues are tax-deductible on your federal tax return. That is a \$202.50 deduction for 2018 and a \$242.50 deduction for 2019!

Michigan Association of Health Underwriters

We are an association of health insurance professionals who specialize in the delivery of individual and group insurance products. Our focus is to improve our health care system here in our state.

We represent our local chapters, clients, the insureds, and work to make health insurance more affordable and accessible for our state's residents. By educating our elected officials, we strive to avoid unnecessary legislation and the unintended consequences that often follows increased governmental involvement.