



September 2018

President's Welcome

Keith Wright, MAHU President

The 2018/2019 MAHU State Board is off to a running start. In August a majority of the state and local board members attended the NAHU Region III meeting in Ohio. This meeting was an opportunity for our boards to gather with other chapters across the US to network, train, and receive important updates on national legislative efforts. Following the regional meeting, our state held local leadership training in Lansing for our leaders and future leaders bringing back and sharing trends and information that effect our industry.



The group of individuals who make up the state and local boards amaze me, with their dedication to the association and their hard work to forward the causes that impact us. They give of their time and talents on a volunteer basis, driving the agenda of the health insurance business from Michigan to DC.

There is no better way to see what the association is doing than by getting involved. Over the next year I urge you to attend a local or state meeting or event and most importantly, plan to attend the 2019 Legislative Day. With so many potential new legislative members following the election, this is a prime opportunity to visit each legislator, introduce ourselves as the experts for health insurance issues, and educate them on the pressing issues that effect our profession and livelihood. It is a tremendous opportunity for our industry, I hope we can count on your involvement.

In closing, I am offering an open-door policy during my year as President. Please feel free to reach out to me with any questions or concerns. I looked forward to working with you.

2018 Free Agent Convention

Free: not costing or charging anything

Is there anything FREE anymore? MAHU wants to change that and announced they will be offering a 2018 FREE Agent Convention on October 2, 2018 at the Kellogg Center in E. Lansing.

What does FREE get you?

- Continuing Education
- Keynote Speaker: Tim Skubick giving us up to the minute election information
- Legislative Update on the federal and state fronts
- Networking opportunity

Why FREE?

MAHU is bringing more value to your MAHU membership!

All costs associated with this event have been underwritten by our generous sponsors.

The event is full, and we couldn't be more excited - thank you to our sponsors:



Legislative Update

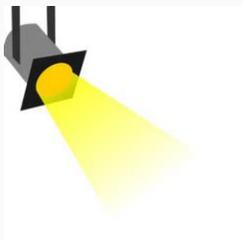
Ryan Burtka, MAHU Lobbyist



Michigan's Fiscal Year 2018 budget included a provision for the Department of Insurance and Financial Services (DIFS) to conduct a study on the possibility of a state 1332 waiver under the Affordable Care Act. The state's fiscal year begins on October 1 and in preparation DIFS has asked MAHU along with other stakeholders that successfully lobbied for the study for input on what should be included. MAHU is currently reviewing what other states have included in their 1332 waivers to include the possibility of a reinsurance or high risk pool and will be submitting suggestions to DIFS by the end of the month.

While the Department of Labor has finalized its rules on Association Health Plans (AHPs) states, including Michigan, have been slow set a regulatory structure. Currently, DIFS has not commented on if or how AHPs will be regulated in the state. State wide associations, carriers, and agents have been working on fully insured AHP options and its possibility that an AHP will be up and running in some form in Michigan by the end of the year without clear guidance from the state.

The November election is right around the corner and the Michigan legislature has less than 20 days of session remaining with a majority of it scheduled for the "lame duck" period in December. With significant turnover in both chambers and the governor's office, depending on the outcome of the election, there could be a large volume of policy bills rushed through at the end of the year. Stayed tuned through November as it likely to be a tumultuous election cycle.



1332 Waiver Legislation & AHP's Oh My! **Cathy Cooper, Legislative Chair**

The MAHU Legislative Committee met to determine our legislative priorities for the remainder of this legislative session. Moving the 1332 Waiver legislation (SB 691) is one of our top priorities. DIFS is actively soliciting ideas from the carriers about what things they would like to change within the guidelines of the 1332 waiver. MAHU has prepared our list to submit to DIFS and it includes: a reinsurance mechanism for the individual market, and removing AV and metal level requirements from the small group market. For additional information about 1332 waivers, [click here](#).

In addition, DIFS has not provided any guidance regarding Association Health Plans (AHPs), which is not unlike the other states in our region. However, we feel some rules should exist in that market to protect agents and consumers particularly as it relates to benefits that are excluded in the AHP benefit plans. MAHU will be providing recommendation re: AHPs to DIFS by the end of this month. NAHU has compiled a robust website on AHPs. To access this information, visit <https://nahu.org/advocacy/legislative-issues/ahps>.

If you have any questions, please contact me at ccooper@haaweb.net.

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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](#)



Open Enrollment - New Developments to be aware

It's that time of year again...open enrollment for ACA or Obamacare. That being said, there are some new developments that should be noted for both consumers and agents.



On the consumer side, we have heard that pricing increases are going to be relatively modest for 2019, somewhere around 4% or less. While good for the consumer's, we still don't know what the deductibles and maximum-out-of-pocket charges will be till they are released in October.

One of the most significant changes, is that the "individual mandate" or penalty for not having an "ACA qualified" plan is no longer going to be enforced due to repealing it in the latest tax reduction legislation. What this will mean to the general public is that many of the younger, healthy folks that were purchasing health insurance just so they wouldn't have to pay the

penalty, [Learn More](#)

Membership

Michelle Howard, Chair



We live in a competitive world. You compete every day for business -whether it is going after a new client or trying to convince an old client to stay with you. So the question is: How do you stand out and get ahead? And maybe a follow-up question should be: How do you promote the good you do for your clients every day? From lawyers to realtors, professionals in every field benefit from joining their professional organization.

These organizations advocate on their members' behalf, provide members with educational and networking opportunities, and more. It's a vital step in one's career, regardless of their field.

The National Association of Health Underwriters is the premiere trade association for health insurance agents and brokers. It represents licensed professionals across 200 chapters throughout the country. NAHU helps agents and brokers promote themselves and grow their business. We provide our members with essential resources such as timely policy positions, infographics and social media tools that they can share with prospective clients. Our media efforts include the importance of the role of brokers/agents. These efforts are coordinated with Government Relations staff to ensure that we are promoting ideas and complementing advocacy, as well as increasing influence.

Just consider a few accomplishments done by NAHU in 2017 with regard to public relations:

- * NAHU received 6,172 press hits in a variety of top-tier media.
- * NAHU issued 26 press releases and media advisories at the national level.
- * NAHU created a Social Media Guidebook that offers tips on how to use and create content for the most popular social-media platforms.
- * NAHU created four timely infographics for our members to use NAHU is going to bat for you every day, promoting the role that a broker/agent plays in the health insurance game.

What price would you have to pay to do this on your own? Is there a way to calculate the value of building influence? This is just a sample of what you get when you are a member of NAHU.

Your membership with NAHU will continue to be one of the most important and valuable commodities you possess!

Thank you for your continued support.



Otto Alcon
Suzanne Allain
James Armstrong
Sharon Bloedel
George Bodin
Cynthia Brown
Michael Coliton
Renee Cook
Dan Dombrowski
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Lindsay Miszczak
Barry Regling
Paul Roncelli
Clarence Simonis
Mak Sinclair
Melissa Snip
Colleen Tate
Jeffrey Warden
Sarah Woolnough

NMAHU **Tim Bruce, President**

At our September Board meeting we welcomed a handful of new board members! The energy in the room was fantastic! We reviewed final numbers from our golf outing in June and we had a profitable event.

Our Member meeting is 9/26 and it will be a Medicare Forum. We have a confirmed speaker from Priority Health and also the SSA. We want to know the future of Medicare.

For more information please visit our webpage: <http://www.nmahu.org/>



2019 Medicare Marketing Guidelines **Summary for agents**

Cheryl McCarthy, TGG Solutions



2019 Medicare Marketing Guidelines established by Centers for Medicare & Medicaid Services (CMS) continues to lighten the regulatory burden on carriers and agents. The July 20, 2018 release of the Medicare Communication and Marketing Guidelines (MCMG) contains changes that allow new opportunities for agents to connect with Medicare Advantage clients while preserving the integrity of quality service and Medicare rights of the beneficiary. Additional modifications to MCMG were released September 5, 2018 and included the highlights below. The summary below represents items**MORE**

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.