

NEWS from the DALLAS Association of Health Underwriters

TIS THE SEASON

(I sent the below to our membership on Thanksgiving Day. If you are a Dallas AHU Member and did not receive an email from my work email address, then we do not have a good email for you. Please email DAHU.org@gmail.com, check your profile on NAHU.org, join our [Facebook](#) and/or [LinkedIn](#) and get connected with us! We have something for everyone!)

I want to take this opportunity to express my appreciation and gratitude for all that I've gained during the past 18 months as your President. As a member of the Association for years, it wasn't until I was catapulted into leadership that I understood the value of DAHU. Thank you for being a part of our industry and our local chapter.

If you are feeling alone, lost, or not welcome, please respond to this email or call me. I have felt like that my entire life... However, interestingly enough, those feelings have dissipated the more I've been involved in DAHU. And, because I'm president, I didn't have the ability to flake out despite my desire to hide. It's this accountability that has changed my life the most. I show up. I connect. I fumble. I correct. I keep going. That is my Thanksgiving wish for you. Connect. Grow. Learn. Live.

Now, some Christmas photos...No judgment!



Cheers! Jen Stanley, President



In Case You Missed It!

Understanding the Value of Auditing Health Care Claims and Dependent Eligibility.

November's line-up included a presentation by [BMI Audit Services](#). Designed to help benefits advisors navigate the complex industry, Randy Light and [Dena Miller](#) explained the rationale for conducting audits and provided an objective comparison of auditing methods. Benefits advisors received CE credit for licenses in *approved states* and learned how employers can achieve the following through auditing:

- Satisfy Fiduciary Responsibilities
- Reduce Regulatory Compliance Risks
- Maximize Claims + Eligibility Data
- Realize Meaningful Plan Savings

Download the presentation deck **HERE**: <https://tinyurl.com/yc2ru8c9>



FREE VIRTUAL SESSIONS

EARN CONTINUING EDUCATION CREDITS

CE credit applicable to select states only. Individual state status available upon request.

Submit inquiries at www.bmiaudit.com/contact-educational-opportunities

Beginning January 2023, we will meet at a new location, right down the road.

Same Day, Different Place Beginning January 18, 2023

VOUV DALLAS, 4445 SIGMA ROAD, DALLAS, TEXAS 75244



Regulatory & Legislative Updates

LONE STAR STATE UPDATES

TAHU Updates from the Capitol



ADVOCACY - GRASSROOTS - COALITION BUILDING

The debate about voter fraud is still alive and well in Houston. Last week, the Texas Supreme Court ordered Harris County to include in its certified election results 2,073 ballots cast during an extra hour of Election Day voting. But the state's highest civil court also ordered Harris County to determine whether those late-cast ballots would affect the outcome of any races — and kept alive Attorney General Ken Paxton's challenge to counting them. Shortly after the court ruling Tuesday, Harris County commissioners certified the results just in time for the state's canvassing deadline. The court's ruling was a win, at least temporarily, for local leaders in a fight against Paxton's attempt to discard thousands of midterm ballots.

Meanwhile at the Texas Capitol, the pre-filing of legislation has continued. Legislators who won their elections were allowed to begin filing bills that same week. More than 1,000 bills have been filed already. The legislature will gavel in to begin work on January 10, 2023.

MEDICARE

Deceptive Marketing Practices Flourish in Medicare Advantage

The Senate Committee on Finance released a report regarding deceptive marketing practices flourishing in the Medicare Advantage space. Read the full report [here](#).



Regulatory & Legislative Updates

ACROSS THE NATION

This week, Congress will begin negotiations on how to resolve funding the government, debt ceiling and a myriad of other issues before the end of this congressional session which expires at the end of the year. House Democrats are likely to propose an ambitious agenda while they still control the House, but will Leader McConnell have 10 votes to avoid a filibuster? As usual, the calendar is a factor in how much can be accomplished in the remaining time. Democrats would like to wrap up the budget for government funding ahead of the December 16th deadline and McConnell would prefer to deal with the debt ceiling this year rather than next, so there is a lot to work out between the two chambers.

Among NAHU priorities, two are likely to get done this year. One is the telehealth extension and second is the Toomey bill to allow people to use their 401(k) or 403(b) funds to pay LTC premiums. Other priorities will depend on whether Democratic sponsors for COBRA, observation status and employer reporting are able to shoe horn their bills into the Omnibus package. Bipartisan, bicameral bills that have low costs tend to have a better chance of being included. The longer the process takes though, the less chance of inclusion because the overall package needs enough support to pass and the clock is ticking.

Just a reminder that House Committee Chairs will be announced the week of December of 5th. Rank and file members will fill out the committee assignments soon after members are sworn in January 3rd (more on this below). Some interesting facts about the new Congress are that 38 new Republicans and 34 new Democrats from 32 states will be joining the House of Representatives. This is even higher than expected. Already, 51% of staff are new since 2021. The only seat not yet called is the Georgia senate seat currently occupied by Senator Warnock. Early voting in Georgia begins today and ends on Friday, December 2nd, election day is on Tuesday, December 6th. House Democrats will hold their leadership elections this week on Wednesday, November 30th.

Capitol Conference is coming at the perfect time for us to reintroduce ourselves to Congress and set the narrative for the next two years. While we don't expect any large healthcare bills, we do expect see a number of "singles" and "doubles" in the upcoming session with a focus on the cost of care. We need to be at the table so start spreading the word about Capitol Conference 2023!

Regulatory & Legislative Updates



Operation Shout!

The Coronavirus Aid, Relief, and Economic Security (CARES) Act provided temporary relief during the pandemic by allowing Health Savings Account (HSA) qualified high-deductible health plans (HDHP) to cover telehealth services before reaching the deductible. It also allowed patients to choose and purchase telehealth services outside their HDHP, without impacting their eligibility for an HSA. There was a subsequent extension for the flexibility, but the popular provision is now set to expire at the end of the year.

Without Congressional action, employers will be required to charge employees more to access telehealth services, creating a barrier to care, including mental health treatment. In addition, this must be addressed before 2023, as health coverage is offered prospectively. There is already bipartisan, bicameral support in Congress to provide flexibility for plans and employers to offer telehealth pre-deductible in HSA plans, which is evident in the Telehealth Expansion Act of 2021 (H.R. 5981/S. 1704). It is vital that Congress extend this provision to expand access to care, maintain continuity to care and reduce out-of-pocket costs for millions of Americans.

Contact your legislators today and urge them to extend this flexibility as part of a year-end package!

Need to know who represents you? Go [here](#). Email keycontacts@tahu.org to join the grass roots effort.

Upcoming Events – NEW LOCATION!!!

3rd Wednesday of Each Month – VouV Dallas

Register Now.
Members \$40.
Guests \$50

January 18, 2023. Doors Open at 9:30.

Education Revolution Day. 5 hours of CE with 3 hours of Ethics!

Lunch should be amazing since VouV has special catering fit to be tied! Thank you, United Healthcare, for sponsoring our meal! And, with conversations surrounding abortion and ethics, Solstice is providing a drink to help take the edge off! Doors open at 9 for set up and check-in. We will kick off promptly at 10 am. All of this is available at a low cost because of our sponsorships & contract negotiations.



Vision Benefits | 1 Hour CE | Rusty Rice, Avesis
Navigating Benefits in a Post-*Dobbs* Era | 1 Hour CE |

Andy Haynes & Brittney Avila, Haynes Benefits



Ethics Jeopardy | 3 Hours Ethics | Krista Palmer, Frost Benefits

Lunch Sponsored by:

Happy Hour Sponsored by:



To encourage your attendance and participation at our first event of the new year at a new location, we want to pack the house with insurance and benefits professionals!! Our Exhibitor Table Package has been reduced to \$400 for all commitments received by December 18th.

Package includes: Exhibitor Table, Swag, Recognition in our promotional emails and follow-up materials, 1 complimentary ticket.

**COMMIT
TODAY!!
CLICK [here.](#)**

Upcoming Events – NEW LOCATION!!!

2023 Monthly Luncheons sponsored by Insurance Exchange
February 15, 2023 | MONTHLY LUNCHEON | 11:30-1:15

How not to blow up your clients (and other level-funding tips) | 1 Hour CE
with Mark Bellman at 11:30 am

March 15, 2023 | MONTHLY LUNCHEON | 11:30-1:15

Utilizing the 3 "Avenues" of Facebook to Market your Business
with Leslie Shields and Shyanne at 11:30 am

April 19, 2023 | MONTHLY LUNCHEON | 11:30-1:15

The Good, The Bad, and the Benefits
with Mallory Herrin at 11:30 am

July 19, 2023 | MEDICARE SUMMIT | 9:30-5:00

Learn the Solutions to Selling the Problems

Keynote Speaker Greg Gurbikian, author of *Sell the Problem, Not the Solution & The Only Medicare Book You Need*. Book sponsor and Keynote sponsors wanted!

Sponsorship opportunities available! Click [here](#) to commit. We want this to be a huge event, reaching Medicare Agents beyond our Association, bringing excitement and energy, growing our network and our reach!



DAHU Board Meetings 1st Thursday of Each Month
Open to all members. See the log-in information from our [Calendar](#).

In a CE Crunch?

Not all DAHU's meetings feature Continuing Education credit. That's ok! The Lonestar Virtual AHU offers CE – FOR FREE – from the comfort of your own home. Register at www.lonestaraahu.org.

Serving Others is What We Do

DONATIONS TO COCO – OUR ADOPTED TxTRC HORSE

During the November meeting, we collected 20 rolls of paper towels, 2 cases of water, 6 sanitizer wipes, and a horse bridle/reign thingy. We were unable to coordinate delivery during the Thanksgiving break due to the weather. However, we will get out to the Texas Therapeutic Riding Center during the Christmas break. Join our Facebook Group so you can see the invitation and join us! Kids are welcome to join, too!



REMEMBERING A LIFE FULL OF PUBLIC SERVICE



Charles Richard (Dick) Caplinger was born on April 22, 1944, in Dallas, Texas. He graduated from Allen Military Academy in 1963 and graduated from Sam Houston University in 1968. On August 27, 1966, he married Jennifer Harwell. Together they had two sons, Charles Richard Caplinger Jr., and Martin Thomas Caplinger. Dick joined the Army in 1968 and served his country as a helicopter pilot in Vietnam where he earned a Bronze Star Medal. He was proud to serve his country.

Dick worked many years in the insurance business at American General and AUL. After retirement he volunteered his time with the Richardson Police Department as a citizen patrol volunteer and was awarded Volunteer of the Year Richardson Real Heroes in 2019.

Dick's grandchildren were his heart and joy. Time spent and grandma and Papa's house was a real treasure. He rarely missed any of the kids' events and talked endlessly about them to his friends and work colleagues.

Dick is survived by his wife, Jennifer Caplinger of Richardson, Texas; his two sons Charles Richard Caplinger Jr. (Richard) of Dallas, and Martin Thomas Caplinger and his wife Jennifer of Frisco, and four grandchildren: Madeline, Sophia, Avery, and Cole Caplinger, and many friends.

He was laid to rest at the National Cemetery in Dallas on November 7, 2022, at 3:30 p.m.

https://alltexascremation.com/obituary-detail.php?obituary_id=62731

New Members & Membership Benefits

WELCOME NEW MEMBERS!

Stephen Wynn	CXC Solutions	Roger Abramson	NFP
William Stalvey	CXC Solutions	Rachel Briones	Frost Insurance
Ramesh Raghunathan	CXC Solutions	Sara Davis	Frost Insurance
Kaitlin Piazza	CXC Solutions	Cindi English	Frost Insurance
Tim Moody	CXC Solutions	Cody Harrison	Frost Insurance
Mauli Henderson	CXC Solutions	Crystal Nye	Patterson & Assoc.
Sarinder Chhabra	CXC Solutions	Bill Brooks	ABA
April Bucek	Freshbennies	Brent Hill	Liberty Bankers
Katherine Owen	Katherine Owen Insurance		

NAHU BENEFITS ACCOUNT MANAGER CERTIFICATION



The purpose of the Benefits Account Manager Certification course is to provide account management professionals with an understanding of the complex and critical role an account manager plays in the health and benefits arena. The training will provide instruction to ensure that students understand the key technical components of benefit plans and are better prepared to counsel their clients on the various products as well as key guidance to assist them in client compliance.

Learn more about this and other professional development [here](#).

Partnerships through Sponsorships

THANK YOU TO OUR GOLD SPONSORS!



THANK YOU TO OUR NEWSLETTER SPONSOR



Foster Benefit Resources is a full service general agency marketing fully insured and level funded employee benefits. We are designed to help your organization free up its resources so that you can concentrate on what's important...growing and retaining your business.

- Employee/Employer Benefit Presentations & Enrollment Meetings
- Renewal Meetings
- Carrier Updates
- Claims Inquiries
- Billing Inquiries
- Renewal Support, including alternate quotes & audits
- 24-48 hour quote request turnaround time for 1-50 employees
- Employee Additions/Terminations

We've been a trusted partner of UnitedHealthcare for over 30 years for small and large group health and ancillary benefits.

Best of all, there is no change in your commissions and you remain contracted directly with the carrier.



Send quote requests to rates@fosterbenefits.com and see how Foster Benefits You!

- UnitedHealthcare
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For more information about our services or to make an appointment with a Marketing Representative, please feel free to contact our office at 972-960-8718.

14911 Quorum Drive, Suite 100 Dallas, TX 75254
972-960-8718 phone
972-960-8854 fax
<https://www.fosterbenefits.com/>