

DAHU Monthly

news & updates



August 2021 | Issue 27

Upcoming Events

09/15/2021 Speaker: **Dr. John Goodman** Topic: What Neither Political Party Understands About Health Care (and why that can equal bad policies)

[Learn More!](#)

October

We'll be featuring a speaker from the Department of Labor; stay tuned for more!

November

Matt Sarchet of Warner Pacific will be sharing everything you need to know about level-funding so you can confidently move clients from a fully insured platform

Location for Luncheon

Dallas/Addison Marriott Quorum by the Galleria
14901 Dallas Parkway, Dallas, Texas
75254



Register now!



ROI. Return on Investments.

Message from the President
By Jennifer Stanley

I'm not a money person, so you financial advisors in the fold, don't cringe... From what I gather, a "Return on Investment" (ROI) is a performance tool used to evaluate how profitable an investment is relative to the investment's cost. Louis Harbour's HSA presentation in July motivated me to do some personal financial investigating. I opened my employer's benefit guide, scrolled down to the *Financial Wellbeing Resources* page, and set up a time for a free appointment.

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DAHU
The President's 2021
Triple Crown Program

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New Members!

Stephanie Seastrand, REBC
Craig Sobocinski, Ed.D.
Carol White
Kathy Tolle, CSA
Astrid Stewart
Ben Goldfarb
Gary Bush, CLTC
Paula Harrington, CEBS
Amanda Gathman
Sean Dee
Shawn Quildon
Glenn Turchi
Dillon Tucker
Jay Cooke
Mark Robertson

We look forward to getting to know each of you in the coming months and helping you grow your business to its fullest. Special thanks to Joe Sherman, Rita Rolf, Claire Pancerz, Jennifer Stanley, Ed Oleksiak and Danny O'Connell for sponsoring the new recruits!



Deep in the Heart of Texas – Legislative & Regulatory Updates

- Fully Insured Mental Health and Substance Use Disorder Parity
- RFI on Preauthorization Requirements
- Balance Billing Report

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Medicaid Minute

With all of these reports on Medicaid expansion throughout the United States, it may be a good time for a refresher on how Medicaid funding operates. As of August 2021, just 12 states have opted not to expand Medicaid as allowed under the ACA. The common argument against expansion within the legislatures of these states is that the program is ultimately too costly for the state to bear.

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Letter to the Editor
By Rita Rolf

In the summer of 1965, President Lyndon B. Johnson signed the law that would put Medicaid into effect. Fifty-six years later Medicaid is an essential health program for many Americans. Medicaid is an important piece of the overall health care pie. Medicaid is a State and Federal program that helps with healthcare costs for some people with limited income and resources.

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Philanthropy

Philanthropy is broadly defined as love for humankind. It is derived from the Greek words "philos," which means loving and "anthropos," which means humankind. A person who practices philanthropy is called a philanthropist, and its purpose is to improve the wellbeing of humankind. Philanthropy is part of DAHU. We love giving back to the community.

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If your clients are not doing this with their HSAs, then they're using it WRONG!

By Louis B. Harbour, CFP®, CHSA®

We've all done it – you check out at the doctor's office, or you have some medical tests performed, and reach for the HSA Visa card to pay. So what, it's only \$100 for the doctor's office, or \$1,000 for the medical tests? Well, what if I told you that that \$100 doctor's visit is actually costing you \$800, or the medical tests are actually costing you \$8,000? Would you still be so eager to whip out your HSA card, then? Because when you use your HSA as a pass through account, and you forego the most valuable aspect of an HSA account, that's precisely how much those hypothetical expenses are costing your future self. If your clients' employees are using their HSAs as pass through spending accounts, and not as retirement accounts, then they're using their HSAs wrong. That's because they're Health **SAVINGS** Accounts, not Flexible **SPENDING** Accounts.

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Baby Announcement



Oh, boy, it's a boy! The Kirkharts are a few weeks away from welcoming Tommy into the world. Help this wonderful mommy-to-be (and your President Elect) by sending something from her wish list right to her front door. She's registered at [Target](#) & [Amazon](#).

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