

# NEWS FROM THE DALLAS ASSOCIATION OF HEALTH UNDERWRITERS

## PLAYING TO OUR STRENGTHS

I was flipping through LinkedIn late one night and came across a sweet post by Stephen Snyder, DAHU Vanguard (Fun) Chair. His post referenced *CliftonStrengths*, and, for the life of me, I could not bring to memory my top five. I ran (ok, stumbled) downstairs, flipped through a notebook, and reviewed my strengths from a 2021 assessment. I was reminded why this past year has been challenging, frustrating, rewarding, and ultimately gratifying as it relates to my time as President. You see, my top five strengths are:

- Restorative → Problem-solver
- Harmony → Look for areas of agreement
- Relator → Develops close relationships by showing vulnerabilities and fostering intimacy
- Learner → Drawn to the process of learning, going from ignorance to competence
- Activator → When can we start? Only action is real.

Looking back over the past nine months, my strengths at work come into focus. I saw some inconsistencies in our Bylaws that created problems, sought guidance from other leaders in different chapters and associations, had intimate conversations with close colleagues, talked to those impacted the most, found common ground, and called for action. However, this experience would not have had success had I not surrounded myself with others whose strengths complemented my weaknesses.

At the lower end of *CliftonStrengths* are self-assurance, positivity, focus, and woo. I constantly doubted the course we were taking. I sought confirmation repeatedly. I was distracted by irrelevant issues. Instead of wooing, I woe-ed. It was only by engaging others' strengths that the task at hand resulted in success. (Mind you, the success was not getting "my way." The success was motivating others to be involved and participate in the process. Again, my strengths on display.)

This is just one example, but it is one that taught me so much about leadership, communication, deliberation, teamwork, compromise, and achievement. Now, we have more to do. With the upcoming rebranding January 2023, we will make more changes to the Bylaws.

Moreover, we've had a groundswell of members ask about ways they can get involve, sharing their experiences as past president of different associations, committees on which they served, things that were successful and fell short. We encourage participation! Our Board Meetings are open to all members, typically the first Thursday of the month from 12-1PM, with zoom information [here](#). We would love to have you join any committee that suits your interests and availability. You can find your 2022-2023 Board Members' contact information in this newsletter and on our [website](#). Reach out and put your strengths to work!

If you have words of encouragement, constructive feedback, general questions, or a single complaint (but only one!), email [Dahu.org@gmail.com](mailto:Dahu.org@gmail.com) and it will be addressed.

Cheers! Jen Stanley, President



# Chapter Updates

## Gold Certified

DAHU was recognized for this award as part of NAHU's Chapter Certification Program, which is an ongoing program that recognizes excelling chapters throughout the calendar year.

“The leadership of NAHU members has a far-reaching impact on providing for the healthcare needs of individuals, families and business in their communities. We are grateful for DAHU’s hard work with chapter development and recognize them for their efforts with this well-deserved award,” said NAHU CEO Janet Trautwein.

“DAHU exemplifies the dedication to providing the best opportunities for our members through their dedication to chapter development,” said Jennifer Stanley, president of DAHU. “This year, DAHU organized a fundraiser in our local community raising \$10,000 for Texas Therapeutic Riding Center which benefits veterans and children with disabilities. We advocated for employers, Medicare beneficiaries, and individuals in DC and Austin as part of our communications efforts and host monthly professional development functions to increase and maintain NAHU memberships. These projects and many others have set a standard of excellence in the health insurance industry that we are proud to represent.”

The National Association of Health Underwriters represents 100,000 professional health insurance agents and brokers who provide insurance for millions of Americans. For more information, please email [dahu.org@gmail.com](mailto:dahu.org@gmail.com).



## 2022 Q1 Membership Meeting Report

On Wednesday, September 17, 2022, the DAHU Membership held a Business Meeting following the monthly luncheon. It was a huge success!

We were able to come together and in less than 20 minutes amend Bylaws IX, X, and XV. Here is the summary:

- ARTICLE IX: The Board of Directors now includes up to two Trustees who will have the same rights and responsibilities as fellow Board Members.
- ARTICLE X: Trustees include Past Presidents from DAHU and does not include any State or National Officer.
- ARTICLE XV: We may now amend our Bylaws by having a quorum of the membership “present, in person or via teleconference.”

See our amended and restated Bylaws on our [website](#).

## Get Connected and Stay Informed

Join our [Facebook Group](#) and follow us on [LinkedIn](#). Also, make sure you are receiving emails about upcoming events.

Listen to the HealthCare Happy Hour podcast with new editions every Friday at 4 CST.

Join Membership Vice Chair the 4<sup>th</sup> Thursday of every month to learn more about the benefits of membership.

# Join NAHU's Monthly New Member Orientation!

## New Member Orientation

4<sup>th</sup>  
Thursday of  
the Month

*Join Membership Vice Chair, Keith Wallace, as he introduces new Members to the NAHU experience!*

*Be sure not to miss this meeting to learn more about NAHU. This includes learning how to navigate the NAHU website, and all the resources available to members.*

*Don't let the title fool you, this session is open to new and existing members alike!*

**6am (HI) | 9am (PST) | 11am (CST) | 12pm (EST)**

Click [HERE](#) for Zoom Meeting!

**Meeting ID: 826 3420 3381 | Passcode: Membership**



**DAHU raised over \$10,000 during our first Derby Day! To help plan this year's fundraiser, contact Laura Reasoner, Public Service Chair.**



1765 Southview Dr.  
Wylie, TX 75098  
469-237-6723

Dear Dallas Association of Health Underwriters,

I would like to extend a huge thank-you for all of the work, energy, and donations that your organization put into Derby Day on behalf of Texas Therapeutic Riding Center. The event was a huge success!

Your donation of \$10,000 will sponsor the care of Coco, one of our therapeutic riding horses, for the next year. We couldn't run our program and serve our community without our horses, and we couldn't care for our horses without the support of our sponsors. Your donation plays a huge role in the success of our program, and we are very grateful for your generosity and support!

We are excited to have DAHU sponsor a horse and look forward to working with your organization over the coming year. Once again – thank you!

Gratefully,

**Carrie Lindsey**

Sponsorship Director, Texas Therapeutic Riding Center

[www.txtrc.org](http://www.txtrc.org) | [carrielindsey@gmail.com](mailto:carrielindsey@gmail.com)

# Advocacy, Policy & Legislation

## LONE STAR STATE

Did you [register](#) for September's Legislative Forum? You should! TAHU's lobbyist will give us our agenda as Texas Legislature comes into session. We will also have a legislative update from the PBM segment and NAHU Secretary David Smith will share his experience serving in leadership and working with policy makers across the country.

Even if you can't make the forum, we would appreciate you inviting your Legislators to the event. Find out who represents you by going to <https://wrm.capitol.texas.gov/home>, inserting your (work and) home address, and then emailing [keycontacts@tahu.org](mailto:keycontacts@tahu.org).

Specifically, if you live or work in one of our Select HCR Committee Members' district, we need you to reach out to them and invite them to our Legislative Forum! Legislators are much more available if their constituent extends the invitation.

- Rep. Giovanni Capriglione
- Rep. Stephanie Klick
- Rep. Toni Rose

Contact [Paula Harrington](#) if you want more information on how to be a Key Contact.

## ACROSS THE NATION

Democrats were successful in passing their \$740 billion Inflation Reduction Act ending a nearly two year roller coaster ride on a 51-50 vote. President Biden's original \$4 trillion, Build Back Better plan was, as Senator Warner said, a bridge too far in attempting too much in one bill. The important take away is what is not in this bill: no single payer or public option, mental health parity with employer penalties, equalization of employer affordability threshold, \$35 insulin cap or Medicare expansion of hearing, vision and dental. The NAHU lobbying team did countless meetings with members of Congress, committee staff and personal staff on all these topics.

The Inflation Reduction Act includes continuing ACA tax credits for the individual market for another three years, capping Medicare Part D out-of-pocket spending at \$2,000 per year, and placing a 6% annual cap on Part D plans premium increases through 2029.

Taken together, this is a major win for NAHU members and demonstrates why membership is so important.

### HUPAC – National Political Action Committee Updates

NAHU & HUPAC had successes the past couple of years, and it's what you can't see that needs highlighting. It began with Biden's Build Back Better Act two years ago. Provisions we were successful in removing include:

- Lowering the Medicare eligibility age to 60
- Introducing any type of public option
- Penalizing employers for noncompliance with network-adequacy standards for mental health parity requirements, which are controlled by the carrier or TPA and not something the employer can control
- Reducing the employer affordability rate to a non-indexed 8.5% under the Employer Mandate.

# Advocacy, Policy & Legislation

## Operation Shouts!

NAHU's talking points for this summer are focused on the issue of employer reporting and in support of the Commonsense Reporting Act of 2021 (S. 3673/H.R. 7774). NAHU has repeatedly stressed concerns with these requirements, particularly their confusing and complicated nature for businesses of all sizes. We have worked with legislators to develop a common-sense solution to ease what has become an enormously expensive compliance burden. Please urge your Representative to cosponsor H.R. 5318 to ease employer reporting requirements! Tell your Employers to submit their [Operation Shout!](#)

You can access our talking points directly by clicking here or by going to [NAHU.org](https://www.nahu.org) and clicking on "Advocacy" then "Legislative Issues."

## Medicare Minutes

The last two months have been fast and furious as most Medicare Advantage agents scrambled to complete the AHIP and all the carrier certifications. We are required to do these things each year. Unlike the test to become licensed, we must pass the AHIP with a 90% score. They only give us three tries each year to obtain this score. NAHU has come out with its version of AHIP. I have not taken this course since not all carriers are yet accepting this first part of certification.

If any DAHU members have completed the 2023 Medicare, Medicare Advantage, and Compliance Requirements, please let us know about your experience with this new testing program.

Now, let us go back and recap what Medicare is. Medicare is the Government funded health insurance coverage for those over the age of 65 if they meet specific requirements to be in this program. The first requirement is they must have worked at least 40 quarters (10 years) and paid into the Medicare system through payroll deductions.

If they have not paid at least 40 quarters into the system, they will have to pay for Part A each month along with Part B. Part A covers hospitalization of 150 lifetime days. Once Part A is turned on, the second requirement is to add Part B within 63 days of terminating your group health coverage or the seven-month window of turning 65. Part B covers the doctor and outpatient services portion of the health insurance. Once Part B is added, they are billed between \$170.10 to 578.30 a month (2022 price). This amount will be based on their income from the tax return from 2 years prior.

The third requirement is to add Part D, the Drug plan. In 2005 Congress added Medicare Part D to the Medicare program. If Part D is not added when you retire, a 1% per month penalty for the rest of your life. This 1% penalty is calculated from the average Part D plan premium available in your area.

The Medicare Program is designed to pay the hospital or doctor for services rendered at 80% of the negotiated rate of the billing code service. Each Medicare participant will need to cover the remaining 20%.

Seniors have three choices to get this protection from private insurance carriers. They can purchase a Medicare Supplemental or a Medicare Advantage Plan. If you go to the Medicare Supplemental plan, you must add the additional coverage of Part D. Most Medicare Advantage plans will come with Part D.



The third Choice would be to do nothing and hope they have money to cover the 20% because the Medicare Program has no Max out of pocket. So if you have a hospital bill for \$100,000, the client would cover \$20,000 of that bill. In 3 months, they are hospitalized again; they would have another \$20,000 bill that they must pay.

Our job as Medicare specialists is to educate our seniors so they can make the best decision possible on how to cover their health insurance needs.

How does the IRA help Medicare beneficiaries? Here are two articles explaining [Part D](#) and [price negotiations](#).

Karen Burkholder, Membership Chair

# Mark Your Calendars! 3<sup>rd</sup> Wednesday

Addison Marriott Quorum by the Galleria, 14901 Dallas Parkway, Dallas, Texas 75240, Free Covered Parking

## September 21, 2022 | 11:00-4:30



### Carolyn Goodwin Legislative Forum

Doors open at 10:30. Tickets include Lunch, Happy Hour, CE (pending), and a professional development book. Advanced ticket purchase: \$55 for members, \$70 for guests. If you have a group of 6 who are attending, consider purchasing a VIP table for all attendees. Limited quantities available. Contact Suzanne Crim for more information.

- *The Meroneys, TAHU Lobbyists: Texas Legislative Update, 1 hour of CE pending*
- *Melodie Shrader, PCMA Legislative Affairs: PBMs: The Intersection of Cost and Care*
- *David C. Smith, JD, NAHU Secretary: Professional Development*
- *Meet and greet with Local Legislators as part of our Key Contacts Program*

Thank you to our Forum Sponsors. [More opportunities available →](#)



## EDUCATION REVOLUTION January 18

Krista Palmer, Frost Benefits,  
TAHU President  
*Ethics Jeopardy*  
3 hours Ethics CE: 130113



Rusty Rice, Avesis  
NAHU Past-President  
*Vision Benefits Basics*  
1 hour CE: 130401



Andy Haynes & Brittney Avila  
Haynes Benefits Law  
*Dobbs' Considerations for (Texas) Employers*



# Welcome to the Club!

John Walker	Allstate Benefits
Lisa Burkham	Endeavor Risk Advisors
Lad Williamson	ValueHealth
Victoria Townsel	Bridget Shanks Agency

As a new member, you get the value of one free membership luncheon. Let us know if you would like the credit applied to the Legislative Forum or if you would like to attend the October luncheon for free. Email [dahu.org@gmail.com](mailto:dahu.org@gmail.com) to confirm your registration.

## Speaking of Club...

If you are a member of a Country Club, we could use your help. Our Venue Search Committee is trying to find the best package for 2023-2024 Membership Luncheons. While the Marriott gave us a great deal for 2021-2022, they are back in business and priced us out. We have investigated other hotels and contacted Prestonwood Country Club. The other Country Clubs require a Club Member to be the point of contact. That's where we need you! Email [DAHU.org@gmail.com](mailto:DAHU.org@gmail.com), subject: DAHU Lunch Venue.

## MEET YOUR 2022-2023 BOARD

### EXECUTIVE COMMITTEE

President	Jennifer Stanley	<a href="mailto:Jennifer.Stanley@AleraGroup.com">Jennifer.Stanley@AleraGroup.com</a>
President-Elect	Taylor Kirkhart	<a href="mailto:Taylor.Kirkhart@MarshMMA.com">Taylor.Kirkhart@MarshMMA.com</a>
Vice President	Eva Boucher	<a href="mailto:EBoucher713@gmail.com">EBoucher713@gmail.com</a>
Secretary	Cindy Goodman	<a href="mailto:Cindy_Goodman@uhc.com">Cindy_Goodman@uhc.com</a>
Treasurer	David Weber	<a href="mailto:DRW@Uniplanfinancial.com">DRW@Uniplanfinancial.com</a>
Immediate Past President	Rita Rolf	<a href="mailto:RRolf@TexCapIns.com">RRolf@TexCapIns.com</a>

### Committee Chairs

Awards	Carmen Freeman	<a href="mailto:CFreeman@bcfsf.com">CFreeman@bcfsf.com</a>
Legislative	Claire Pancerz	<a href="mailto:CPancerz@HolmesMurphy.com">CPancerz@HolmesMurphy.com</a>
PAC Liaison	Paula Harrington	<a href="mailto:paula@harringtoninsurance.us">paula@harringtoninsurance.us</a>
Media/Communications/Tech (MCT)	Halee Johnson	<a href="mailto:halinwood@gmail.com">halinwood@gmail.com</a>
Membership	Karen Burkholder	<a href="mailto:Karen@KarenBurkholder.com">Karen@KarenBurkholder.com</a>
Member Experience	Eva Boucher	<a href="mailto:EBoucher713@gmail.com">EBoucher713@gmail.com</a>
Professional Development	Cynthia Bailey	<a href="mailto:CynthiaB@babdllc.com">CynthiaB@babdllc.com</a>
Public Service	Laura Reasoner	<a href="mailto:denee15@gmail.com">denee15@gmail.com</a>
Sponsorship	Suzanne Crim	<a href="mailto:Scrim1995@live.com">Scrim1995@live.com</a>
Vanguard	Stephen Snyder	<a href="mailto:stephen@vbwork.com">stephen@vbwork.com</a>
<b><a href="#">Executive Assistant</a></b>	Pat Pattison	<a href="mailto:PattisonDFW@gmail.com">PattisonDFW@gmail.com</a>

# Thank You for Your Support

## AUGUST CARRIER SPOTLIGHT

### Love Options?



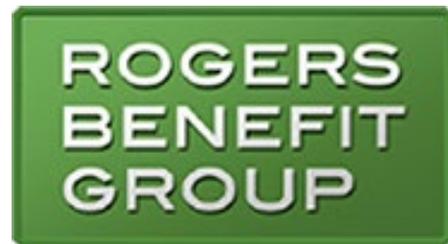
Whether it's a high/low plan or a core/buy-up, we have dual option plans that can be customized to meet your group's needs. With a dual option plan, employees can decide which option is best for them.

Typically, there will be a more affordable, basic plan where the employer covers most of the cost. Employees can instead opt for the premium option at a higher cost, but with increased benefits. Our salespeople are standing by to walk you through your many options.



### LUNCHEON SPONSOR

### WEBSITE SPONSOR



### SUPPORTING SPONSORS

*BABD provides clients with CDH and COBRA Management Solutions through extraordinary customer service and benefit administration. Let us help you! Cynthia Bailey*

*BCS EssentialCare group products include customizable healthcare solutions: Medical Indemnity, Accident Indemnity, Critical Illness, and Hospital Indemnity. They are designed to protect the financial wellbeing of healthcare consumers. Contact me to learn more! Carmen Freeman*



# Thank You for Your Support

## THANK YOU TO OUR NEWSLETTER SPONSOR



**Foster Benefit Resources, Inc.**

*Committed to Providing Quality Service Insurance Agents Deserve*

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.

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



Send quote requests to [rates@fosterbenefits.com](mailto:rates@fosterbenefits.com) and see how Foster Benefits You!

- UnitedHealthcare
- UnitedHealthcare Level Funded

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.

For more information on sponsorship opportunities, contact Suzanne Crim, view the options from our [website](#), and/or commit to sponsoring by completing the [online form](#).